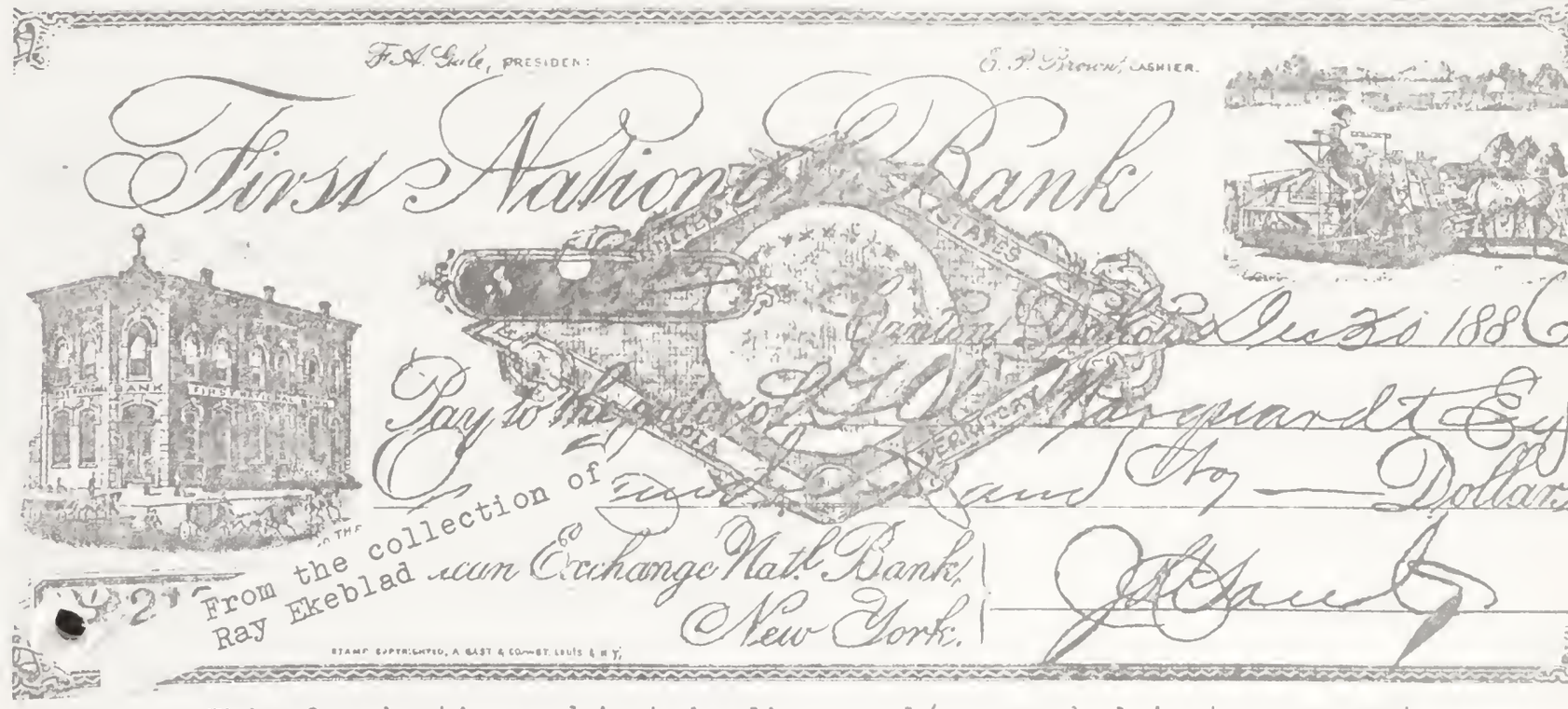
the Check List

Check Collector's Round Table

Volume IV Number 1 Issue #13 January 1973
Published by Robert Flaig P.O. Box 27112 Cincinnati, Ohio 45227

FAKE/RN-FACSIMILE REVENUE STAMP IMPRINTS

From the collection of Joseph S. Einstein



This fascinating subject is discussed/researched in two separate articles by Mr. Einstein and Mr. Ekeblad beginning on page 4.

C.C.R.T. AND T.C.L. INFORMATION

Membership in CCRT is open to all responsible persons upon receipt of proper dues payment and completed application form. All matters pertaining to membership and dues should be directed to Membership Secretary.

THE CHECK LIST is issued quarterly with mailing dates as follows: January 31, April 30, July 31 and October 31.

Closing date for receiving material for publication is 30 days prior to mailing date.

Advertising rates are available from the publisher. Rate sheets will be included with one issue of TCL each year.

Articles, clippings, news items and book reviews as well as comments and suggestions are solicited and always welcome.

Neither the publisher or CCRT assumes responsibility for transactions between members or members and other parties. For your protection do not send unsolicited material to anyone without first contacting the person.

The views expressed in material received and published or included as a supplement may or may not be in accord with those of the publisher or his staff.

A complete membership roster will be issued as often as deemed necessary. Supplemental rosters will be included with each issue of TCL to list new members, change of address, change of collecting interests etc. Notify your editor immediately when changes take place.

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It is the duty of every good citizen to use all the opportunities, which occur to him, for preserving documents relating to the history of our country. THOMAS JEFFERSON

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A Preliminary Report on
RN-FACSIMILES

Joseph S. Einstein (CCRT #208) 10100 Peach Pkwy., Skokie, Ill. 60076

The term RN-FAC, my coined abbreviation, refers to RN-Facsimile and is used to mean 'a stamp-like design or decoration on the face of a check'.

HISTORY

Mr. Thomas A. Cox, ARA 609, illustrated an RN-FAC in asking his question in the January 1966 Revenuer. The illustration was of a check on the Planters & Mechanics Bank, Petersburg, Va. and he got little enlightenment in the responses which ran in March and April of 1966.

Mr. Anthony Giacomelli wrote on (and illustrated) a check bearing an RN-FAC in the April, 1971 Revenuer. Mr. Giacomelli advanced the theory that 'it took a few years for people to get over the idea that a check, to be considered 'good', had to have some kind of stamp-like design on it'. There is enough evidence, I believe, to make us accept this theory.

THE REPORT

Up to this time, only four printers of RN-FACSIMILE checks have been identified. There well may be more and information is requested. But right now, in alphabetical order, we have:

1. Corlies, Macy & Co., Stationers, 39 Nassau St., NYC — 1 example
2. Charles M. Cornwell, 274 Pearl St., NYC — 1 example
3. A. Gast & Co., St. Louis, Mo. and NYC — 8 examples
   (also known as: August Gast & Co.; A. Gast, Lithographers)
   (August Gast Banknote & Lithographic Co. same cities)
4. Milton C. Johnson, 70 Warren St., NYC — 2 examples

1. Corlies, Macy & Co., Stationers, 39 Nassau St., NYC is a firm known to collectors of RN paper. The fore-runner printer was Benjamine F. Corlies, 31 Nassau St., who printed railroad stock certificates in the 1850's--among which were the Panama RR Co. (using U1) and the Boston & Worcester (using T4). In 1869, the firm was Corlies, Macy & Co., Stationers, 33 Nassau St. and was one of the suppliers of Certificates of Deposit (using B1) for the Citizens Savings Bank, Petersburg, Va. This trade style continued thru 1874 as shown on a City National Bank check in Philadelphia, Pa. using D1 but at that date they were at 39 Nassau St. This same trade style and address show on the E.C. Long & Co. RN-FAC check of February 21, 1887 pictured in Mr. Giacomelli's article in the April '71 Revenuer. Through the courtesy of Mr. Giacomelli, examination was made of the check and the pertinent details are:

Frame: modified (or stripped) G1 type, about 3 15/64" long x 1 47/64" high.

Inner Lozenge: Contains vignette; terminates left and right in 7/64" diameter balls; ruled horizontally with very fine lines; fine rulings interrupt every 1/16" with heavier line; total of ten heavy lines.

Vignette: an oval of about 1" height x 49/64" width showing bust of George Washington, facing left; colorless circle top and bottom; decorative arrows at each side.

Decoration: Between inner lozenge and inner frame line, a total of

(Cont'd. on page 6)

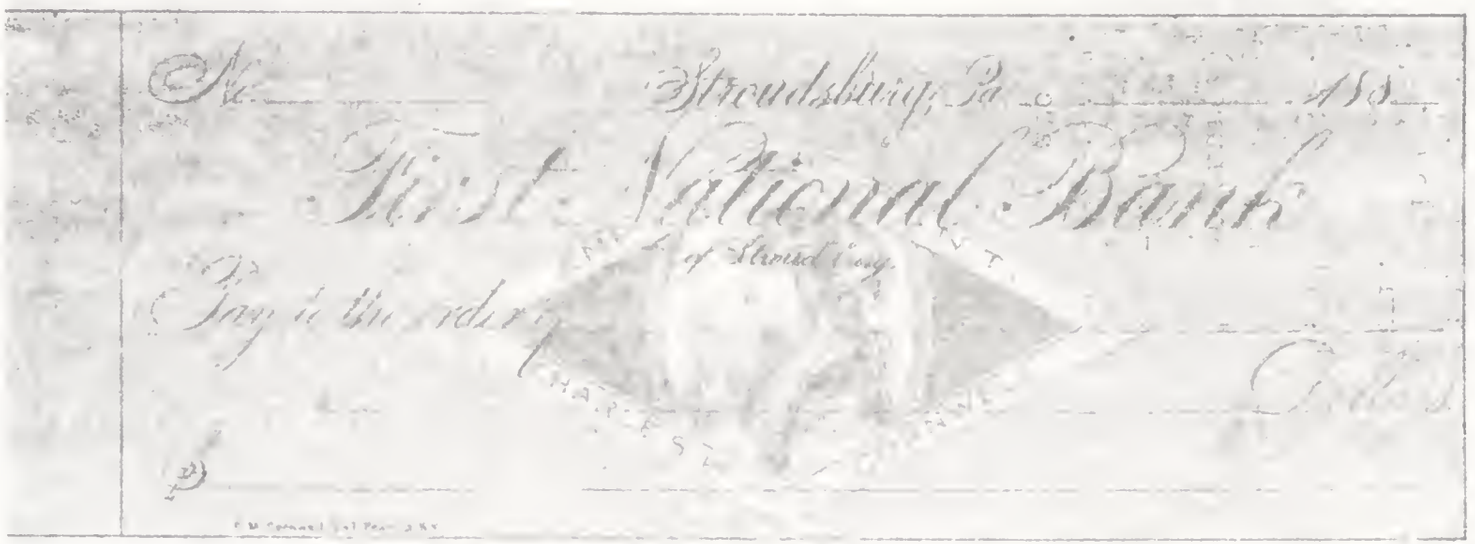
First National Bank
Pay to the order

Fig. 1

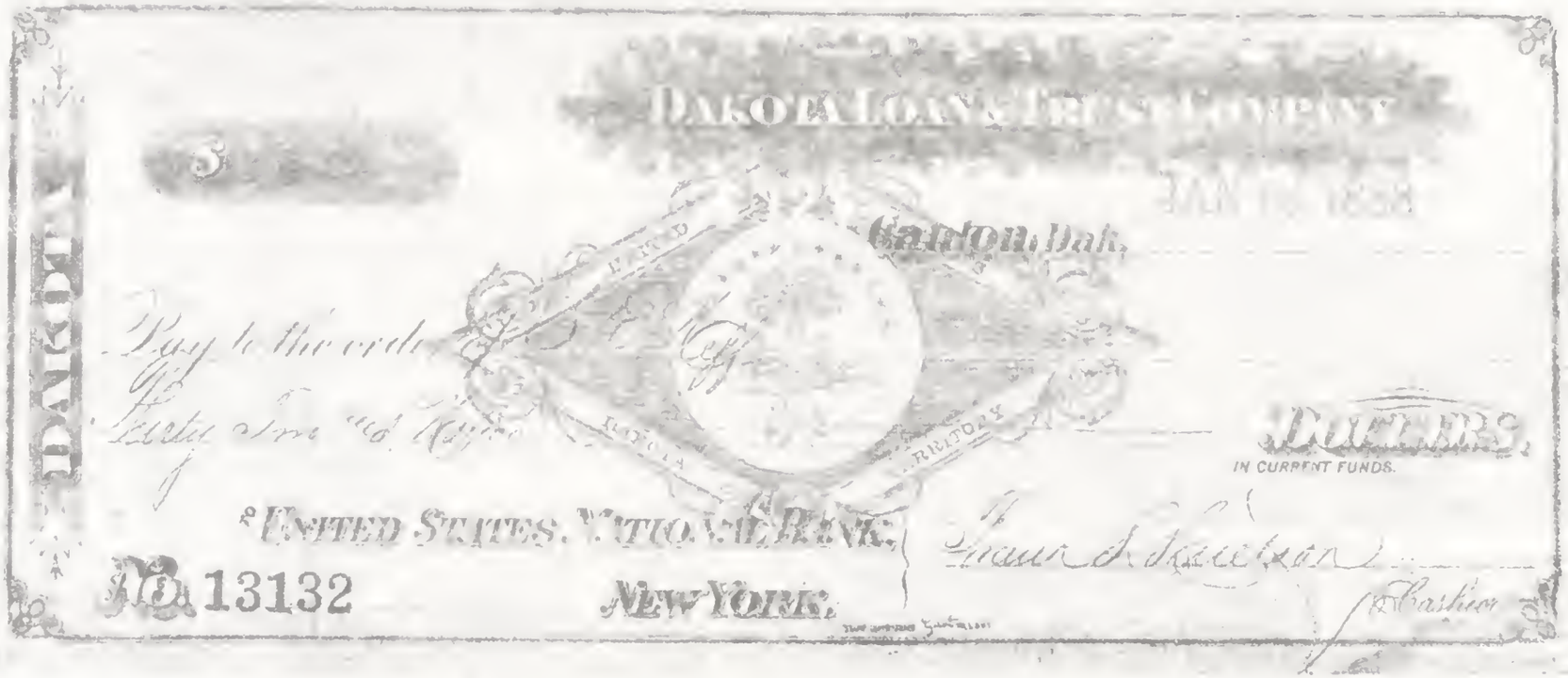
DAKOTA LOAN & TRUST COMPANY
Gayton, Dak.
Pay to the order
DOLLARS
IN CURRENT FUNDS.
UNITED STATES NATIONAL BANK.
NEW YORK.
No. 13132
Cashier

Fig. 2

RN-FACSIMILES (Cont'd.)

13 dots, top and bottom.

2. The Cornwell check (from the Held Collection) is shown in Figure #1. Aside from the address, there is no additional information on this printer. His RN-FAC is a modified or 'stripped' G1 type and has these details:

Frame: 3 63/64" long x 2 7/64" high.
Border Legends: upper--"Empire Tint"; lower--"Charles M. Cornwell".
Vignette: semi-oval containing a female figure, facing left, dressed as a sort of Gypsy holding, in right hand, a flower stem; flower itself about parallel with lady's mouth.
Color: Gray
As shown on an unused check of the 1st Nat'l. Bank, Stroudsburg, Pa.

3. Among others, Gast & Co. printed the checks of the Planters & Mechanics Bank, Petersburg, Va. (see Mr. Cox's article, Jan. '66 Revenurer) and in these RN-FAC checks, the Gast Co. used the complete frame of G1. Value numerals were replaced with rosettes and, for each RN-FAC seen, the vignette was replaced. For now, this is called the Virginia RN-FAC.
Border Legends: above "United States"; below "State of Virginia".
Vignette: Female figure standing; 'Sic Semper Tyrannis' in arc above figure's head.
Color: Yellow or pale yellow-orange (as in may examples of G1)
Frame: as described.
These are known in the collections of Cox, Einstein and Held.

Most recent addition to my cclection is another Gast & Co. RN-FAC -- the Dakota. Mine was acquired from John E. Tidwell, Nashville, TN (CCRT #52) and two similar examples are in the Held collection - possibly also from Tidwell. In the Dakota RN-FAC (see figure 2) the frame is as in the Virginia; the lower legend has been changed to fit the geography and the vignette is an agricultural scene with tree, plow, arc of stars above tree and four arrows tied by some sort of ribbon below the tree.

The Held collection has another Dakota Trust check, dated December 12, 1887 and a cashier's check from the 1st National Bank, Canton, Dakota dated January 6, 1887.

In case anyone cares, Canton is now a town of about 2500 people in South Dakota. The Held collection has two additional Gast & Co. items (see figures 3 and 4) that are, at present, 'One Only Known'. These are RN-FAC SAMPLE checks with the legend and vignette modifications to suit geography, but with the previously seen frame design.

The Lone Star of Texas and the figures with cornucopia for North Carolina bear out the statement from the Library of Congress that 'numerous' designs and legends were copyrighted in 'various' trade styles for Gast & Co. Without specific design or legend information, these copyrights could not be searched and supplied to me.

It is now my belief that Gast copyrighted each and every RN-FAC they created. How many there may be is not yet known to me.

4. Johnson's history is almost as well documented as that of Corlies, Macy. As far as my research has gone, he starts with a check printed for the National Bank of Genesee, Batavia, N.Y. in 1878 or '79. The check in my collection bears G1 and is dated April 9, 1879. At that

(Cont'd. on page 8)

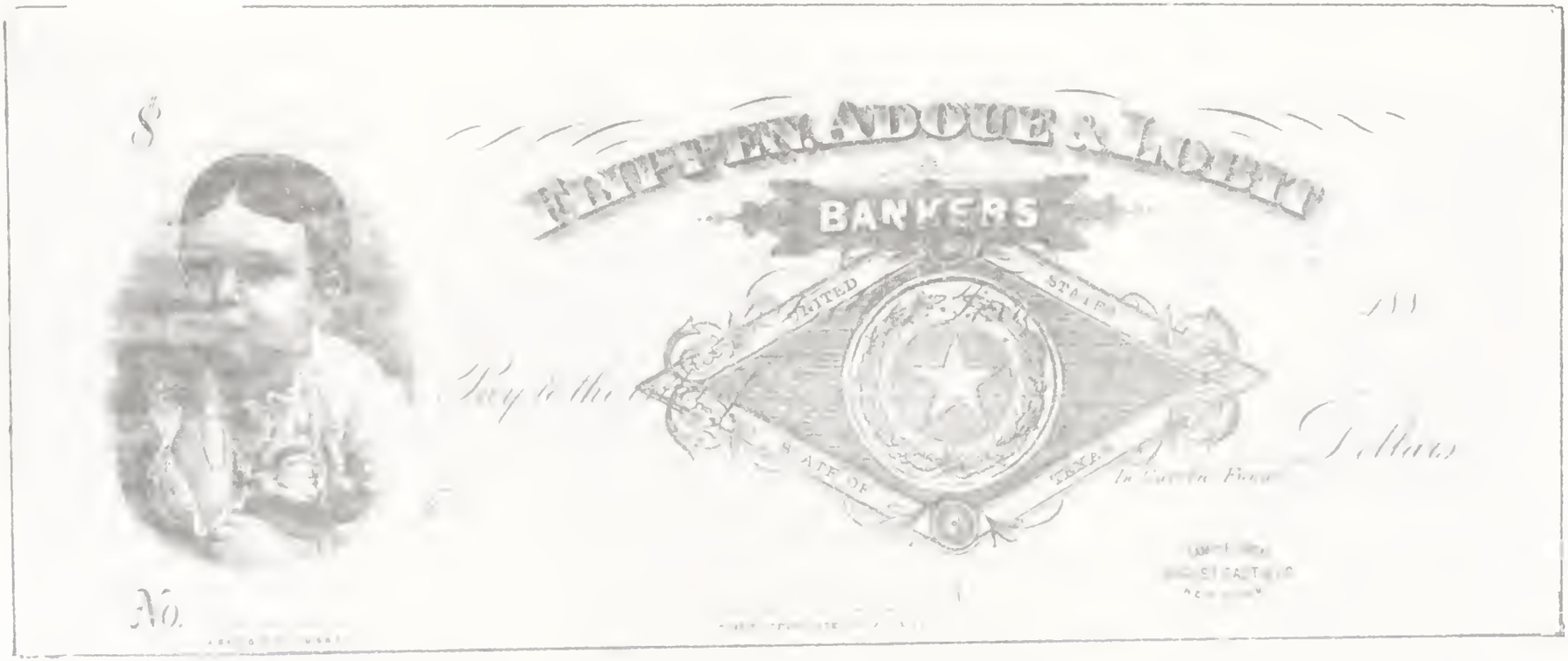
BANKERS
UNITED STATES
STATE OF
SAMPLE FROM
AUGUST GAST & CO
NEW YORK

Fig. 3

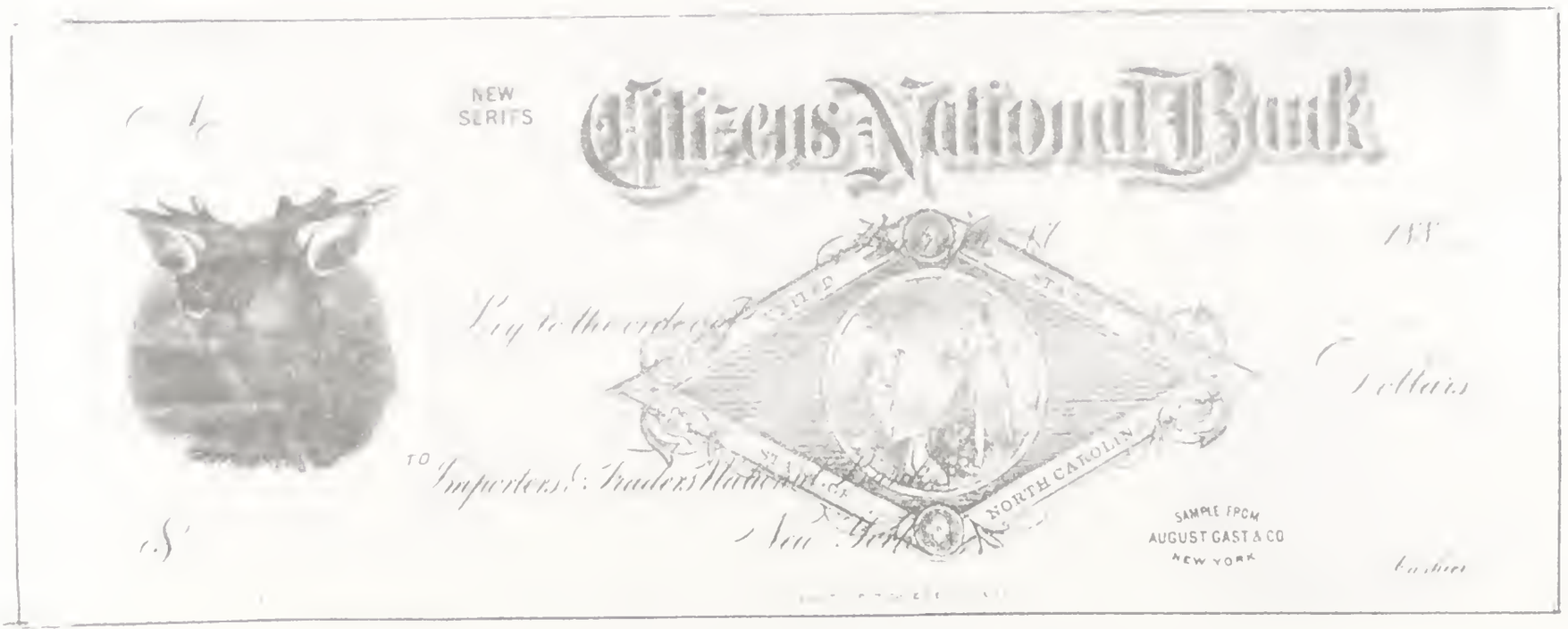
NEW
SERITS
Citizens National Bank
NORTH CAROLIN
SAMPLE FROM
AUGUST GAST & CO
NEW YORK

Fig. 4

RN-FACSIMILES (Cont'd.)

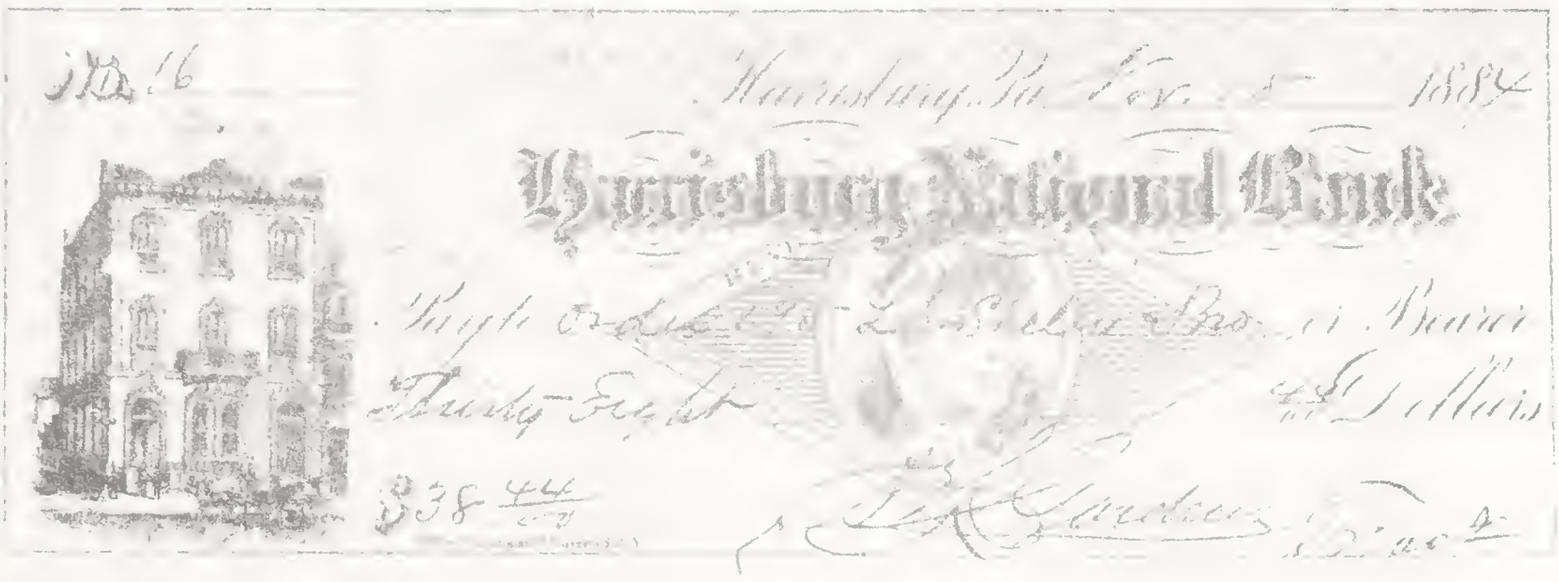

Fig. 5

time, his address was 60 Beekman St., NYC. In 1883, he was at 70 Warren St., NYC and from that address, did deposit with the Library of Congress an engraving containing the words - "Revenue Tint". My copy came to me through the great courtesy of George Story, Sr. of Oklahoma City, Oklahoma. It is shown in Figure 5 above and the details are:

Frame: Diamond shape (sharply trimmed type of G1) about 3 30/64" long x 1 57/64" high.
Vignette: Head of young woman, facing right, with some sort of head cover tied below her chin in a sort of scarf effect.
Legend: upper-"Revenue Tint"; lower - "entered according to Act of Congress in the year 1883.....the office of the Librarian of Congress at Washington".
Color: the good old pale orange of G1.
Check itself is printed on a protective paper with a background of lozenges thru which run, generally vertically, very fine, curving lines. These lines appear to have a width of only .2mm!

An unused check of the RN-FAC by Johnson printed for the Bay City Bank, Bay City, Michigan is in the Held collection.

Evidence for the Giacomelli Theory

From the use of the phrase incorporating the word 'Tint' shown on two types of the RN-FAC checks, it surely seems obvious that they were to represent the 'old' revenue imprinted stamp. These, then, were used to make a check 'good' in the eyes of many people. If true, this would bear out the theory and it is my opinion that they do just that.

Grateful Acknowledgments

In alphabetical order, my sincere thanks for examples of RN-FAC (to own or to study) go to Messrs. Giacomelli, Edward Held, George Story, Sr. And, of course, to Mr. Thomas A. Cox, whose curiosity started 'the whole thing'. I will be equally greatful to any and all who come up with more RN-FAC checks for me to own or study. -Ø-

FAKE REVENUE STAMPED CHECKS

Jan 75

Ray Ekeblad (CCST #80) 19 Edwards Lane, Glen Cove, N.Y. 11542

In the past issues of THE CHECK LIST a number of interesting articles have been written about the federal revenue stamps that were required between 1862 and 1882 and the various types of stamps that were printed. Trying to acquire specimens of each of the RM items listed in Scott's U.S. Specialized Catalog must be quite a challenge to those pursuing this area of collecting. Although this is not the main thrust of my collecting interests I still can't resist looking for specimens of revenued stamped paper not already in my collection.

Several years ago I was offered a check issued in the mid-1880's and drawn on a Southern bank which had a false revenue stamp. The stamp looked like one of the real revenue imprints, but did not have the words Internal Revenue or denomination printed thereon.

Apparently during the preceding twenty years the public had become so accustomed to seeing the revenue stamped paper that the issuer continued the somewhat appearing valid check with minor modification of the stamp's design. Since the tax law had been repealed there was no longer any legal need for the printed revenue stamps.

Recently I acquired a most attractive King-size check of the First National Bank of Canton, Dakota drawn on the American Exchange National Bank of New York. It is dated in December 1889 three years prior to the territory becoming a state. The check has a

(Cont'd. next page)

FAKE REVENUE STAMPED CHECKS (Cont'd.)

vignette of the bank building at one end and a farmer reaping grain at the other end.

In the center of the check is what appears at a glance to be a RN-G1 revenue stamp. However, instead of Liberty in the center there are several symbols including a tree with 13 stars above it, a farmer with plow, a horseman and a steer. The stamp reads "United States" across the top sides of the diamond and 'Dakota Territory" on the bottom sides. No denomination is indicated.

At the bottom of the check it states in fine print "Stamp Copyrighted A. Gast & Co. - St. Louis and N.Y."

Well here's another possible specialty for checkophiles who are interested. Perhaps there are many other historical checks with fake revenue stamps waiting to be uncovered. -Ø-

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ALVA CHRISTENSEN OFFERS INTERESTING CHECK TO CCRT MEMBERS

Alva Christensen writes she has a number of checks received from Charles Colver, Secretary of the California State Numismatic Association. She offers the following interesting information about them, "F.T. Colver homesteaded in Montana in 1880. He was Mr. Charles Colver's great uncle. These checks were found in an abandoned house on the ranch. The home has probably been burned down now as a cousin told Charles it would be burned early this winter. I have a number of these checks and I'll be happy to mail our CCRT members one if they send me a S.A.S.E. Oh yes, Brooks, Montana is 12 miles from Lewistown. The uncle named it for the governor of the state in 1890, just after statehood. He also gave land for schools and other public works, and believe he died in the late 20's.

Left end of check panel reads: "F.T. Colver, Brooks, Montana; datelined Lewistown, Montana. Bank name reads: "Bank of Fergus County of Lewistown, Montana; this is overstamped "The National Bank of Lewistown.

To obtain this interesting check, compliments of Alva Christensen, write her at: Christensen & Stone, P.O. Drawer 729, Temple City, Calif. 91780. Be sure to enclose stamped, addressed envelope. (While writing you may want to subscribe to the well known Christensen and Stone auctions...Six issues of auctions plus their prices realized are $4.00)

* * * * * * * * * * * * * *

INSUFFICIENT FUNDS

It has been reported that bank checking account customers in France who write checks against insufficient funds will be denied the use of checking accounts from six months to five years. This is a new French law. Persons who write "ISF" checks through error or negligence may be allowed to keep their checking account upon payment of a ten percent penalty providing it is taken care of within ten days. Banks who do not take proper action under this new law will be penalized for not doing so. -Ø-

EDITOR'S NOTES

Even though we have a good start into 1973, this is your editor's first opportunity to thank the many members of CCRT who sent Holiday Greetings and complimentary words of encouragement. They came in the form of letters, notes and cards - one a twenty-four by twelve inch in size, another on a useful printed calendar signed in print "Your Checkophile Friend", and still another made of pure copper sheet with personalized message etched in the surface...To all, a big thanks!

It is regretted that the last issue was so late in reaching you, in some instances two months. Several factors influenced the delay, one reason being the slow mail delivery and the other more causative delays of numerous illnesses within the family (including your editor) and a recent death of a member of the family. Due to these delays, this issue (#13) was started late too. By devoting every possible spare moment to this issue, progress is being made to get back to a more normal schedule again-hopefully we will be back on schedule by next issue.

Your editor deeply appreciated the many fine articles submitted by members during the past year. These articles in no small way have contributed to the success of CCRT and the knowledge gained by our members. It is hoped that during this coming year these members will again favor us with additional articles and many more of our members will also contribute articles and share their knowledge with fellow members. This publication is the backbone of our organization; your editor will constantly strive to make it better but your support is needed - sharing information in the form of articles is the name of the game.

Two conventions this year offer an opportunity for CCRT members to get together and discuss future plans and events. Such opportunities are all too few. I strongly urge you, if at all possible, to attend the Central States Anniversary Convention at Peoria, Ill. in May (complete information elsewhere in this issue). Later this summer we'll meet at the ANA Convention at Boston. Remember we are working towards formalizing CCRT into a chartered, non-profit, incorporated organization. Many other important matters need to be discussed and it is always nice to see old friends again. Now is the time to start planning to attend these meetings and conventions.

Because of the previous mentioned problems, your editor has not had the opportunity to be in contact with all members of the "incorporation committee" that was formed at the ANA Convention held in New Orleans last August. I'm happy to report however, that some definite progress toward incorporation is being made. It is hoped by the next issue of TCL, I'll be able to report more definite progress toward this end.

Investigation is continuing towards the possibility of having TCL printed. Some of the figures,gathered so far on costs, would stagger the imagination, however, recently some more realistic prices have been received, yet still on the high side for our budget. Printing costs from various parts of the country, received from other members investigations, have been received so that comparisons may be made. Also several members familiar with various methods of printing and reproduction have offered information. It is hoped you'll bear with me while I continue to investigate all possible angles of having TCL printed so we may hopefully come up with an economical, yet acceptable printed quarterly. The investigation will continue.

Even though our dues were increased, some members sent additional money in order to receive their issues by First Class Mail - and this they'll get!

(Cont'd on pg. 56)

COLLECTING BRITISH POSTAL ORDERS

Vincent Pearson, 39 Skipton Ave., Southport, Lancashire PR9 8 JP, England
(Copyright)

To fully understand the origins of the Postal Order, it is first necessary to take a look at the Money Order system which is now nearing two centuries old. The original idea of the then called "Money Letter" plan, was to try to prevent the increasing number of thefts of money sent in letters.

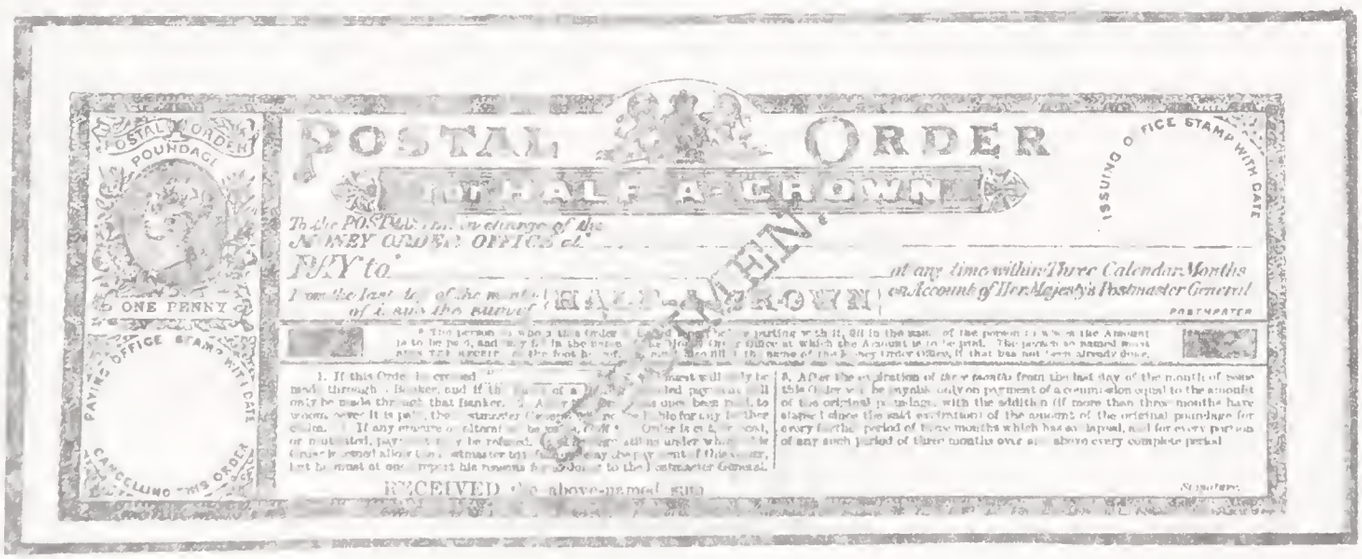
The first Orders were issued on October 1, 1792, by a private enterprise for their own personal profit with the Post Office acting as agents; the issue of the Money Orders by private individuals did not meet with Government approval, so in 1838 the Post Office backed by the Government took over control of the Money Order business with the issue of Orders for Two-Pounds and Five-Pounds; on top of the cost of the Order a commission was charged, on the £2 Order it was six-pence, the £5 was eight-pence, added to this was the then high cost of postage which of course was double due to the advice-note having to be sent separately to the office where the Order was to be made payable, this is done by the office which issued the Order.

For many years demand had been increasing for Orders to be issued for smaller amounts, also an Order that did not require such a high rate of commission as that payable on Money Orders, these Orders had now ceased to be a paying proposition so it was then recommended that the introduction of the then called Postal Notes be started.

POSTAL ORDERS originally styled POSTAL NOTE

In 1880 due to the demand for an Order of a lower denomination, an Act of Parliament was passed which authorised the printing of the then styled Postal Note, (no British Orders were printed as notes) the main opposition to the Postal Notes was that they would in actual fact be a small paper currency, this was overcome by making the notes valid for a period of only three months; also an instruction that the purchaser must fill in the payee's name before parting with the Order. With the difficulties now overcome the Bank of England was approached and agreed to print the Orders under a contract, the first issue being printed on hand made paper.

FIRST ISSUE, JANUARY 1, 1881



Ill. #1

The first issues were as follows-,

1st Issue, 1/- and 1/6, ½d Poundage payable.
2/6, 5/-, 7/6, 1d Poundage.
10/-, 12/6, 15/-, 17/6, 20/-, 2d Poundage.

The first issue consisted of ten denominations, as with a Money Order, commission now termed Poundage was payable according to the value of the Order but as the Order did not require the sending of a separate advice-note, the poundage was much lower. Illustration #1 shows a Specimen of the 1st issue of 1881 for two-shillings and six-pence. This Order was printed in blue on white paper and measures 215mm x 85mm, all issues bear the vignette of Queen Victoria as shown in illustration 3, all values are watermarked with the words Postal Order across the top, with the value in words across the bottom of the Order, in each of the four corners are the figures 2/6, a rather elaborate precaution against forgery. Unlike all issues since, the first did not have the value of the Order printed in black figures in the top right hand corner.

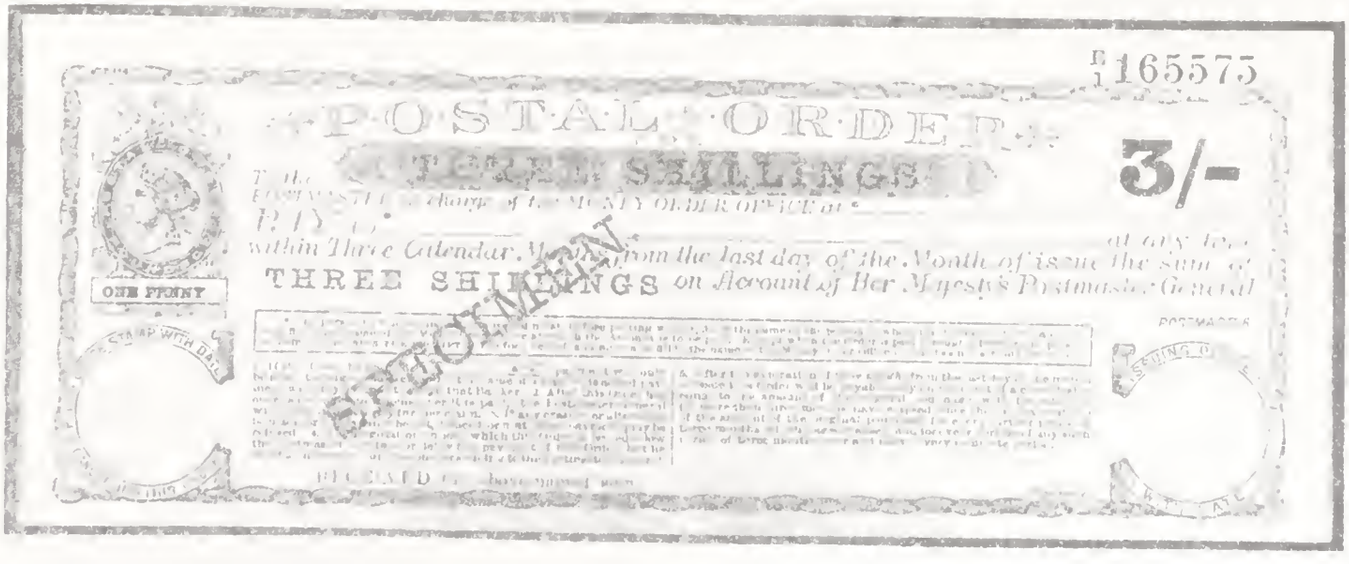
Postal Orders are only issued through the Post Office and payable at another, generally they are used as with cheques as a means of transmitting money through the post, and are issued for a sum certain in money; in a way a Postal Order is similar to a Bank-note except that the Order is paid through the Post Office whereas the note is honoured through the bank.

ENCASHMENT

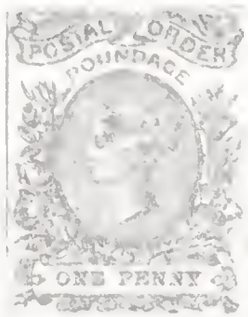
All Orders should be cashed within three months (now six) from the last day of the month of issue, this period of time being termed the period of currency: after expiration of the three months the Order will only be paid on payment of a commission equal to the original poundage; an additional poundage was charged for a further period of three months, or any portion over three months, this remained in force until 1904 after which time only one comission was payable, the commission was paid by affixing Postage Stamps to the back of the Order.

SECOND ISSUE. JUNE 2. 1884

With the second issue the number of denominations was increased to fourteen different values, at the same time the 12/6 and 17/6 values were withdrawn; the new values were as follows-, 2/-, 3/-, 3/6, 4/-, 4/6, 10/6, poundage on 2/- to 10/6 was 1d. but on Orders from 15/- to 20/- the poundage was reduced to 1½d.



Ill. #2



Ill. 3

Ill. 4

Illustration 2, shows a Specimen of the 2nd issue of 1884, the size, colour and watermarks being the same as the first issue, with this issue the value of the Order was printed in black figures in the right hand corner along with the serial number of the Order, design wise both issues were very similar except for the removal of the Royal Coat of Arms from the centre of the Order and placed on top of the new vignette of Queen Victoria, illustration #4. The 2nd issue of Orders were at first printed on hand made paper but in 1885 a Fourdrinier paper making machine was installed at the mill, and issues printed after that year were on machine made paper.

With the 2nd issue, provisions were made to increase the value of an individual Postal Order by the addition of up to three Postage Stamps, these stamps were affixed to the face of the Order and any amount up to Five Pence was permissible provided that the odd Half-Penny stamps were not used.

On the 1st issue space was left in the top right corner for the issuing office to date stamp the Order, on the 2nd issue this space was removed to the bottom right corner where it remains to the present day, the left hand space is for the cancelling office to date stamp the Order.

THIRD ISSUE. SEPTEMBER 1, 1892.

The third issue remained design-wise unchanged except that the value amount printed in black words on previous issues was now changed to white.

The 3rd issue was the first to have the words "Not Negotiable", this means that if an Order is lost or stolen, any person into whose hands it may fall, has no right whatsoever to the Order as only the rightful owner alone is entitled to cash the Order. Although they are clearly marked, "Not Negotiable", they are often passed around as banknotes, thereby making the Order transferable, legally there is no law against this, such transfers being valid provided that all parties act honestly, but any person who gives value for an Order must accept that he may have to return it to the true owner, should the Order prove to be stolen.

The purchaser is recommended before parting with an Order, to fill in the name of the person to whom payment is to be made, the name of the office of payment should also be filled in, in case the Order is lost or stolen, where an Order is marked payable in a particular town,

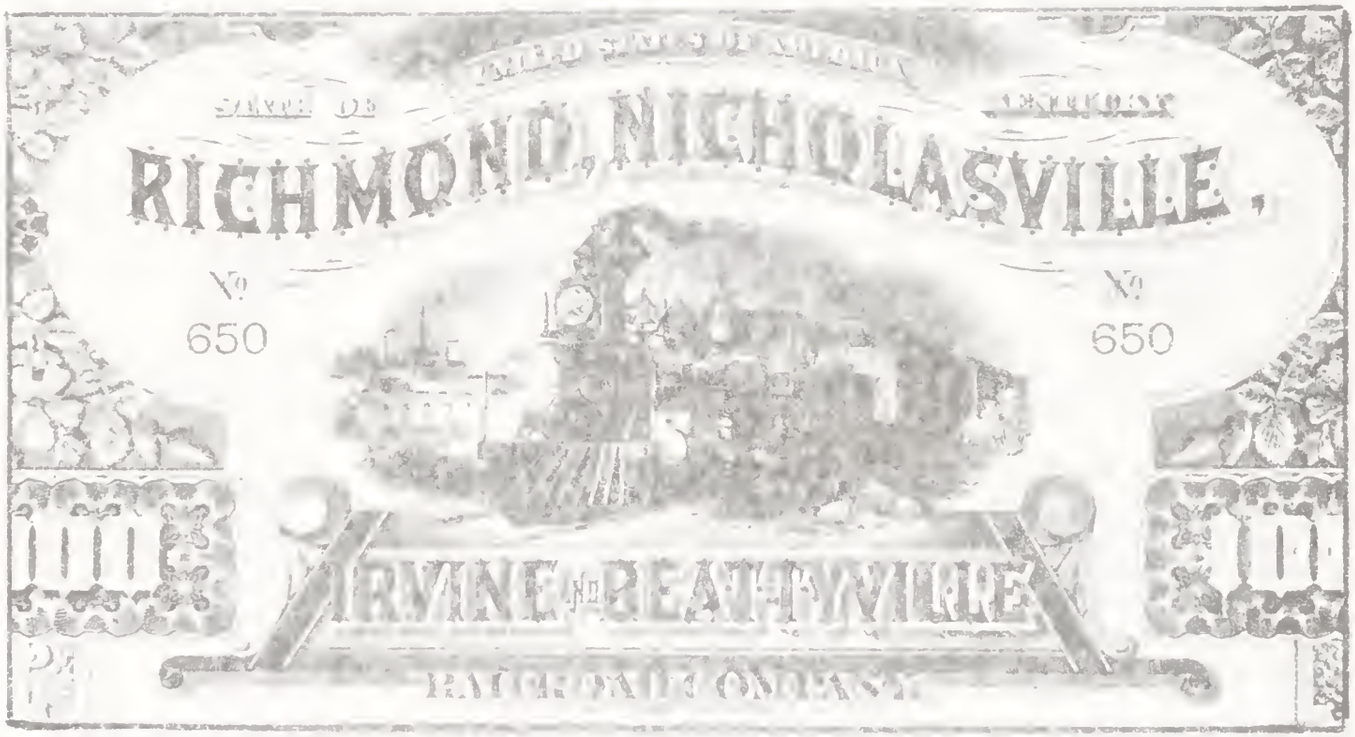
COLLECTING BRITISH POSTAL ORDERS Cont'd.

payment will only be made at that office, when presenting the Order for payment, the payee, (except when paid through a bank) must sign the receipt at the foot of the Order before payment can be made. Once payment has been made, to whomsoever it is paid - the Postmaster-General will not be liable to any further claim on the Order.

The total number of different values issued since 1884, was fourteen, this remained unchanged until the 4th issue of 1903; a complete list of values issued along with the poundage charged in 1892 as follows -,

1/- and 1/6 ½d poundage.
2/-, 2/6, 5/-, 7/6, 8/-, 9/6, 5/-, 7/6, 10/-, 10/6 - 1d poundage.
15/-, 20/- -1½ poundage.

Part two of this article will cover all issues from the fourth issue to the present day, plus a brief mention of the Imperial Postal Order Service. The writer would be pleased to hear from anyone having Postal Orders dated after 1903. -E-



WANTED

AMERICAN BONDS AND STOCK CERTIFICATES, ISSUED BY RAILROAD AND STREETCAR COMPANIES. ALSO CHECKS, RECEIPTS, WARRANTS, BILLS OR ANY DOCUMENTS WITH VIGNETTES OF LOCOMOTIVES AND STREETCARS.

ALSO REQUIRED..ANY CHECKS, STOCKS OR BONDS WITH VIGNETTES OF OLD PADDLE STEAMERS AND EARLY SHIPS.

VINCENT PEARSON, 39 SKIPTON AVE.,
SOUTHPORT, LANCASHIRE PR9 8JP, ENGLAND

C.C.H.T. CHECK CENSUS

William R. Heald (CCHT #8) 5606 Hannett Ave., N.E., Albuquerque, New Mexico 87110

As of the end of December 1972, we have listed 344 checks from 43 states and the District of Columbia, this also includes 16 Special Census Checks from the 1790's.

The CHECK CENSUS this year will be presented in 4 parts, because of the large amount of material. In future issues we will also have a supplemental list covering new additions and correction to previous listings.

The purpose of the CHECK CENSUS as stated in previous issues of the CHECK LIST is to list all known checks from every bank in the United States and Canada.

I really should say the EARLIEST known check, instead of ALL known checks, since we are really only interested at the earliest checks, because listing ALL of the known varieties from just one bank could take up several hundred pages.

We need checks for listing from Canada, Alaska, Florida, Hawaii, Idaho, North Dakota, Washington, Wyoming, the Virgin Islands and Puerto Rico. So if any of our readers have checks from any of these areas please send us a list for future listings

Dont forget that many existing banks date from the 1920's, 1930's, and 1940's, and that quite a few banks were born and died all within a few years, within this era. So dont pass up acquiring a check just because it's dated in the 1930's or 1940's.

A good example of contemporary banks, are the Meadow City Bank of Las Vegas, New Mexico, and the First Savings Bank and Trust of Albuquerque, New Mexico.

Meadow City Bank, opened in 1925 and closed in November of 1930, I have 4 checks from this bank which cover the entire life span of the bank by their dates of issue of 1926, 1928, 1930. Also as regards the First Savings Bank and Trust, I have a check from this bank dated 5 August 1925, which is almost in the mid span of the banks life, it opened in 1918 and closed in 1933. So watch for checks from the short lived banks, many closed in 1920's, and dont forget mergers and name changes.

I would like to thank the following people for their assistance in compiling the CHECK CENSUS, with the listing of checks in their private collections.

1- J. Seiter
2- J. Laurence
3- B. Hovey
4- J. Weaver
5- W. Heald
6- M. Wiggington
7- J. Pennell
8- E. Dixon
9- B. Hughes
10- R. Hooper
11- W. Lee
12- L. Adams
13- N. Weeks
14- B. Anderson
15- M. Thompson
16- L. Rothstein
17- S. Bolton
18- A. Curtis
19- D. Gibson
20- R. Flaig
21- G. Story
22- R. Rathjen
23- C. Murk
24- Q. Morris
25- C. Rodgers
26-

Please send additions or corrections, or new material, or questions to:

William R. Heald, 5606 Hannett Ave, NE, Albuquerque, New Mexico, 87110

C.C.R.T. CHECK CENSUS - PART ONE

ALABAMA				
AL-1	SELMA	T.K.FERGUSON,BANKER	29 MAR 1870	(1)
AL-2	MOBILE	SMITH,NEWMAN & COMPANY	3 JUL 1867	(2)
AL-3	EUFAULA	EDW. B. YOUNG & SON	6 MAY 1875	(2)
AL-4				
ARKANSAS				
AR-1	TEXARKANA	STATE NATIONAL BANK	10 FEB 1941	(3)
ARIZONA				
AR-1	TOMBSTONE	COCHISE COUNTY BANK	21 JUL 1885	(4)
AR-2	TOMBSTONE	PIMA COUNTY BANK	22 DEC 1880	(5)
CALIFORNIA				
CA-1	PETALUMA	BANK OF SONOMA COUNTY	7 JUN 1865	(5)
CA-2	MARYSVILLE	ADAMS & COMPANY	22 JUN 1852	(4)
CA-3	SACRAMENTO	ADAMS & COMPANY	4 FEB 1852	(4)
CA-4	SAN FRANCISCO	TALLANT & CO.,BANKERS	12 JUN 1876	(5)
CA-5	SAN FRANCISCO	BANK OF CALIFORNIA	31 DEC 1870	(5)
CA-6	SAN FRANCISCO	BANK OF ITALY	1 AUG 1927	(5)
COLORADO				
CO-1	DENVER	DENVER SAFE DEP & SAV.BANK	11 SEP 1876	(5)
CO-2	CENTRAL CITY	ROCKY MOUNTAIN NAT'L BANK	6 JUL 1875	(1)
CO-3	DENVER	KOUNTZE BROS.,BANKERS	28 JUN 1865	(4)
CO-4	FAIRPLAY	MATHAWAY'S BANK	7 MAR 1882	(6)
CO-5	ROBINSON	ORDEAN,MYERS & COMPANY	29 OCT 1881	(6)
CO-6	KOKOMO	GEORGE R. FISHER & COMPANY	16 MAR 1882	(6)
CO-7	BOULDER	FIRST NATIONAL BANK	6 JUNE 1896	(1)
CO-8	LEADVILLE	TRIMBLE & HUNTER,BANKERS	28 MAY 1887	(1)
CO-9	CENTRAL CITY	HANINGTON & MELLOR,BANKERS	7 JUN 1881	(5)
CO-10	DENVER	UNION N.B. - FIRST N.B.	30 DEC 1895	(1)
CO-11	DENVER	CITIZENS TRUST AND SAVINGS	--- 190-	(5)
CO-12	COLORADO SPRINGS	EXCHANGE NATIONAL BANK	4 SEP 1929	(5)
CO-13	ORDWAY	FIRST NATIONAL BANK	25 OCT 1919	(5)
CO-14	DENVER	FIRST NATIONAL BANK	18 MAR 1867	(2)
CO-15	LEADVILLE	BANK OF LEADVILLE	1 MAR 1880	(5)
CO-16	DENVER	UNITED STATES NATIONAL BANK	19 SEP 1934	(5)
CO-17	DENVER	INTERNATIONAL TRUST COMPANY	19 SEP 1934	(5)
CO-18	DENVER	GERMAN AMERICAN TRUST COMPANY	8 SEP 1915	(5)
CONNECTICUT				
CT-1	MYSTIC RIVER	MYSTIC RIVER NATIONAL BANK	3 MAY 1870	(1)
CT-2	EAST HADDAM	NATIONAL BANK OF NEW ENGLAND	28 AUG 1866	(7)
CT-3	NORWICH	THAMES NATIONAL BANK	6 APR 1877	(8)
CT-4	NEW HAVEN	YALE NATIONAL BANK	14 FEB 1879	(5)
CT-5	HARTFORD	FIRST NATIONAL BANK	5 JUL 1874	(5)
CT-6	ROCKVILLE	FIRST NATIONAL BANK	19 NOV 1900	(5)
DELAWARE				
DE-1	WILMINGTON	UNION BANK OF DELAWARE	22 JUN 1855	(9)
DE-2	WILMINGTON	N.B. OF WILMINGTON & BRANDYWINE	23 AUG 1866	(10)
GEORGIA				
GA-1	AUGUSTA	BANK OF THE STATE OF GEORGIA	15 MAY 1843	(7)
GA-2	AUGUSTA	DUNBAR & SIBLEY,BANKERS & MERCH	8 SEP 1872	(6)
GA-3	SAVANNAH	SOUTHERN BANK,STATE OF GEORGIA	22 OCT 1898	(1)
GA-4	SAVANNAH	KETCHUM & HARTRIDGE	28 MAR 1870	(2)

C.C.R.T. CHECK CENSUS - PART ONE, PAGE 2

ILLINOIS				
IL-1	SPRINGFIELD	FIRST NATIONAL BANK	7 DEC 1867	(7)
IL-2	WYOMING	FARMER'S BANK	--- 187-	(9)
IL-3	ROCK ISLAND	PEOPLE'S NATIONAL BANK	13 SEP 1875	(1)
IL-4	JERSEYVILLE	STATE BANK OF JERSEYVILLE	15 JUN 1899	(1)
IL-5	URBANA	FIRST NATIONAL BANK	22 DEC 1898	(1)
IL-6	CHICAGO	LUNT-PRESTON & KEAN	26 DEC 1871	(5)
IL-7	ROCK ISLAND	MITCHELL & LYNDE	8 JAN 1882	(5)
IL-8	CHAMPAIGN	CHAMPAIGN NATIONAL BANK	12 MAY 1900	(5)
INDIANA				
IN-1	BRAZIL	THE BRAZIL BANK	25 JUN 1872	(11)
IN-2	BRAZIL	FIRST NATIONAL BANK	7 FEB 1899	(1)
IN-3	SOUTH BEND	FIRST NATIONAL BANK	21 JUN 1864	(1)
IN-4	CATUGA	PROM. NOTE., ANDERSON SURGICAL CHAIR MFG. CO	8 DEC 1892	(1)
IN-5	ATLANTA	BANK OF ATLANTA	24 DEC 1900	(1)
IN-6	GREEN CASTLE	CENTRAL NATIONAL BANK	25 OCT 1898	(1)
IN-7	LADOGA	FARMERS & MERCHANTS BANK	--- 187-	(1)
IN-8	LA PORTE	A.P. ANDREW JR. & SON	2 FEB 1883	(1)
IN-9	LEAVENWORTH	EXCHANGE & BANKING HOUSE OF JOHN S. WHITTEN	1 MAY 1872	(1)
IN-10	NOBLESVILLE	CITIZENS BANK OF NOBLESVILLE	4 MAR 1887	(1)
IN-11	PERU	FIRST NATIONAL BANK	30 SEP 1881	(1)
IN-12	TELL CITY	TELL CITY BANK	25 JUN 1882	(1)
IN-13	VERSAILLES	VERSAILLES BANK	2 FEB 1899	(1)
IOWA				
IA-1	MT PLEASANT	BANKING HOUSE OF W.P. BRAZELTON & COMPANY	24 AUG 1855	(11)
IA-2	CORYDON	WAYNE COUNTY BANK	24 JAN 1880	(1)
IA-3	MARSHALLTOWN	MARSHALLTOWN STATE BANK	6 JAN 1900	(1)
IA-4	LUCAS	FARMER'S & MERCHANTS BANK	20 MAR 1900	(5)
IA-5	DUBUQUE	M.MARKELL & COMPANY, BANKERS	25 OCT 1861	(13)
IA-6	KNOXVILLE	CHARTERED STATE BANK	18 SEP 1925	(14)
IA-7	KNOXVILLE	IOWA STATE SAVINGS BANK	15 FEB 1934	(14)
IA-8	KNOXVILLE	KNOXVILLE NAT'L BANK & TRUST	13 DEC 1928	(14)
KANSAS				
KS-1	T	[illegible] BANK	15 MAR 1875	(11)
KS-2	TOPEKA	TOPEKA BANK & SAVINGS INST.	27 SEP 1872	(7)
KS-3	LEAVENWORTH	CLARK & COMPANY, BANKERS	21 JULY 1865	(4)
KS-4	LAWRENCE	NATIONAL BANK OF LAWRENCE	20 JUL 1882	(5)
KENTUCKY				
KY-1	SOMERSET	NATIONAL BANK OF SOMERSET	9 FEB 1877	(1)
KY-2	FRANKFORT	FARMER'S BANK OF KENTUCKY	21 DEC 1868	(7)
KY-3	FRANKFORT	NORTH BRANCH, BANK OF KENTUCKY	15 OCT 1903	(1)
KY-4	VERSAILLES	WOODFORD BANK	1 JUL 1903	(1)
KY-5	FRANKFORT	BRANCH BANK OF KENTUCKY	19 SEP 1896	(5)
KY-6	STANFORD	NATIONAL BANK OF STANFORD	11 OCT 1871	(14)
LOUISIANA				
LA-1	NEW ORLEANS	CITY BANK OF NEW ORLEANS	7 APR 1845	(15)
LA-2	NEW ORLEANS	BANK OF THE UNITED STATES	18 FEB 1830	(13)
LA-3	NEW ORLEANS	S.L.FOWLER & COMPANY	30 JAN 1836	(13)
LA-4	NEW ORLEANS	NEWMAN & MURPHY	16 OCT 1863	(13)

MAINE				
ME-1	Mollis	Draft on Town Treasurer	17 Dec 1841	(12)
ME-2	Portland	Portland National Bank	5 Feb 1901	(5)
ME-3	Portland	Canal National Bank	6 Nov 1900	(5)
MARYLAND				
MD-1	Baltimore	Susquehanna Bridge & Banking Co	--- 183-	(12)
MD-2	Baltimore	Western National Bank	13 Jul 1872	(7)
MD-3	Baltimore	National Union Bank of Maryland	16 Mar 1866	(1)
MASSACHUSETTS				
MA-1	Springfield	Chicopee National Bank	13 Feb 1883	(11)
MA-2	Fairhaven	Nat'l Bank of Fairhaven	21 Nov 1870	(7)
MA-3	Plymouth	Plymouth National Bank	15 Aug 1882	(8)
MA-4	Gloucester	Gloucester Bank	19 Oct 1805	(4)
MA-5	Boston	National Webster Bank	24 Apr 1868	(14)
MA-6	Cambridge	Charles River National Bank	15 Jan 1899	(1)
MA-7	Pittsfield	Agricultural National Bank	29 May 1877	(1)
MA-8	Boston	Merchants Bank	30 Nov 1839	(6)
MA-9	Boston	Globe National Bank	2 Oct 1899	(5)
MA-10	Boston	Massachusetts National Bank	2 Oct 1872	(14)
MA-11	Boston	Atlas National Bank	9 May 1881	(5)
MA-12	Pittsfield	National Bank of Pittsfield	1 Oct 1878	(5)
MA-13	Boston	Freeman's National Bank	28 Nov 1870	(10)
MA-14	Boston	Blackstone National Bank	24 Jan 1877	(10)
MA-15	Greenfield	First National Bank	1 Jan 1877	(10)
MA-16	Boston	Nat'l Bank of the Republic	5 Oct 1875	(14)
MA-17	Boston	National Revere Bank	29 Mar 1878	(14)
MA-18	Boston	Merchants National Bank	15 Apr 1869	(14)
MA-19	Gloucester	Gloucester National Bank	1865	(14)
MA-20	Boston	Traders National Bank	Oct 1870	(14)
MA-21	Boston	State Bank	5 Aug 1845	(17)
MICHIGAN				
MI-1	Houghton	National Bank of Houghton	7 Jan 1898	(8)
MI-2	Negaunee	Sight Draft; Iron Cliffs Co.	4 Sep 1869	(3)
MI-3	Benton Harbor	Farmers & Merchants Bank	2 Jul 1898	(5)
MI-4	East Saginaw	Home National Bank	--- 188-	(2)
MI-5	Saginaw	Commercial National Bank	1 Jul 1898	(2)
MI-6	Saginaw	First National Bank	4Dec 1880	(2)
MI-7	Saginaw	George L. Burroughs & Company	18 Jul 1882	(2)
MI-8	Detroit	American National Bank	20 Sep 1875	(2)
MI-9	Port Huron	Port Huron Savings Bank	16 Nov 1880	(2)
MINNESOTA				
MN-1	St Paul	Parker, Paine, Bankers	12 Aug 1864	(12)
MN-2	Boyd	Boyd National Bank	17 Nov 1913	(3)
MN-3	Minneapolis	Security Bank of Minneapolis	7 Apr 1905	(1)
MN-4	St Anthony	Eastman & Carlle	12 Oct 1868	(2)
MN-5	St Paul	First National Bank	8 Dec 1868	(13)
MN-6	Red Wing	Pierce, Simmons & Company	14 Dec 1878	(13)
MISSISSIPPI				
MS-1	Greenwood	First National Bank	31 Aug 1911	(3)

End of Part One ---------

Numbers in right hand column ( ), refer to list, on first page, of contributors.

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with our high-quality crystal-clear plastic protectors.
Of durable 5-gauge thickness acetate, open on 2 sides.

1. 8½ x 3-5/8, with flap, ideal for checks! 19¢ each
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3. 8½ x 11, versatile popular size, with black paper filler and flap. Either: no punch or 3-hole punch. Excellent quality. 19¢ each
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COHASCO, Inc. - 321 Broadway - New York, NY 10007
212-962-0399 CCRT #148

10TH MID - IOWA COIN - A - RAMA

Larry Adams invites all CCRT members in the Iowa area to attend the Coin-A-Rama to be held at the Community Building Fairgrounds, February 24th from 10 A.M to 9 P.M and February 25th from 9 A.M.to 5 P.M. Admission is free and parking is free. There will be hourly door prizes and lunch counter will be open all day. The Community Building at the Fairgrounds, BOONE, IOWA on the above mentioned dates is the place to meet other Iowa CCRT members! Sponsored by 4 Mid-Iowa Coin Clubs: Ames, Boone, Grand Jct. and Perry.

* * * * * * * * * * * * * * *

CHECK EXCHANGE NEWS

Ray Rathjen (CCRT #12) 4047 Graham St., Pleasanton, Calif. 94566

I wish to thank Bob Richards, Otto Barlow, Bill Kiszeley and Larry Adams for the checks and warrants they sent for use of the EXCHANGE. In the next issue I'll list some of the"goodies" we now have in the Check Exchange.

Best report on the number of states so far is from Stan Bolton, Jr. who lists the following: All Periods - 49 states
Period #3 - 44 states
Period #4 - 41 states
Period #5 - 39 states
Period #6 - 36 states

A big thanks to Stan also for the nice checks he sent the Exchange. I have received many lists of Bank Note Companies that will take some time to compile so will have this info in a coming issue - thanks to the many members who sent me lists. MAKE USE OF THIS CHECK EXCHANGE! -Ø-

SOUTHERN IOWA NORMAL BUSINESS INSTITUTE
BLOOMFIELD, IOWA

COLLEGE CURRENCY AND CHECKS

Herman L. Boraker (CCRT #156) P.O. Box 204, Rocky Ford, Colo. 81067

The Southern Iowa Normal School was founded in 1870. Quoting from a catalogue listed as Vol. 1, No. 3 dated August 1905..."The Normal Schools have made and are making our best Teachers." -- Dr. Harris, U.S. Commissioner of Education.

"Normal Schools exist to make"Our Best Teachers," and these schools are the sheet anchor of the American Educational System. Their Courses of Study and Methods or Teaching are to enable those who attend to acquire the art of teaching and to master its principles. A few Normal principles are:

1. The teacher must know in a masterful way what he attempts to teach, hence Normal Schools must teach each branch of study.
2. All knowledge after being fully known may be best taught by certain rational methods.
3. These methods depend both on the nature of the knowledges themselves and the mind to be taught.
4. Teachers must therefore understand the nature and relations of the various subjects of knowledge and the order in which they should be studied, and -
5. They must likewise know the human mind, its powers, order of development, laws of growth, when to present each study, etc.
6. Methods can be best understood and acquired by the teacher, through their use in the Normal School.
7. Body and mind are inter-dependent and must be developed together.
8. Self-government is the aim of all discipline and growth of the child's powers is more important than acquired facts.
9. High moral character is an essential qualification of a good teacher.
10. No public school should be put in charge of a novice to practice on, but all teachers should be trained for their work in Special Training Schools, before the children are entrusted to them."

"THE COMMERCIAL COURSE AND THE POST-COMMERCIAL COURSE --- These courses are maintained, one for fitting students for the business world, and one for fitting commercial teachers, and others who desire advanced commercial training. The regular course covers thirty-two weeks' work, but can be completed by a person well prepared in twenty-four weeks. The post-commercial course can be completed by the average commercial graduate in twenty-four weeks. Many, a little more advanced, can complete it in fifteen to twenty weeks. This is distinctly a Commercial School. Everything unnecessary is kept out of the courses and the student put through as soon as possible.

We know that really hundreds of young men and young ladies of the West want a good business course this coming fall and winter. We know also we have the best school for them to attend to get it. We have doubled our capacity and more than doubled our business exchange facilities. Our offices for actual business are the most complete to be found. In the main room are the following offices now; Retail, post office,

(Cont'd on following page)

insurance, real estate, National Bank, railroad, general agents, commission, and wholesale. Lumbering, manufacturing, farming, grain dealing, etc., are among our branch offices. The student is fascinated with this course from the start, as it is actual business transactions and not text book theory work. The student first enters the Junior Department, where he thoroughly masters the fundamental principles of the science of accounts. A recitation of one hour each day is had, in which these principles are accurately fixed in the mind of the student. As soon as he thoroughly understands the principles, he begins business for himself. He borrows an account (in college currency) for investment; rents a store of the real estate agents; orders his stock of goods of the wholesale merchant, and makes out all notes, drafts, receipts, invoices; in fact, all papers that would be necessary in real business transactions."

In 1967 when I obtained some College currency and a check book of a student that had attended Southern Iowa Normal Business Institute, I wrote a letter to Bloomfield, Iowa seeking information regarding the activities of the school. In due course of time my letter was forwarded to Mr. Harry W. Christy of Lewiston, Idaho. I quote from two of his letters:

"I was President 1915-1917 in charge of Normal School Training. During the war period 1917-18-19 the school was closed and all records turned over to the Bloomfield Public Library -- at which time I was in the army.

"The Commercial Department was set up to simulate various businesses--high table, chairs, (stools), cages and transactions made in scrip as you mentioned. I recall seeing it as late as 1914--but it was not used in teaching bookkeeping after 1914--and I recall the cages, scrip, furniture still there but not being used. I feel sure none used after I left August 1917.

"Professor H. C. Brown was President in 1905. He was succeeded in 1914 by E. G. Lockhart who was also Superintendent of Schools and I followed him September 1, 1915 - (at my age of 25)."

The following illustrations show..a letterhead used by the school, the center printing is the title of the check book cover.."City Bank, C. W. Hammond & Co. followed by..Students Name - Elva Reichenbach, and the bottom item is a promissory note...notice the place of origin -- Rocky Ford, Colorado, January 14, 189-.

The sceond page of illustrations shows the inside of the check book. The date on the first stub is March 1, 1903 and the last stub is dated April 24, 1903 and is stub number 38.

The next two pages show the different denominations of the College Currency used by the school. I did not obtain the $1.00 note.

The last page shows three different notes on Eastman Business College. I refer you to Dr. John A. Muscalus' publication,"Paper Money of Early Educational Institutions" for data on these.

The last item is another check used in a training course. You will note it reads, "For Use in Practice Set No. 2". This interesting check was obtained from my good friend and CCRT member, Mr. Willis H. Smith. To date no additional information has been obtained concerning this check.

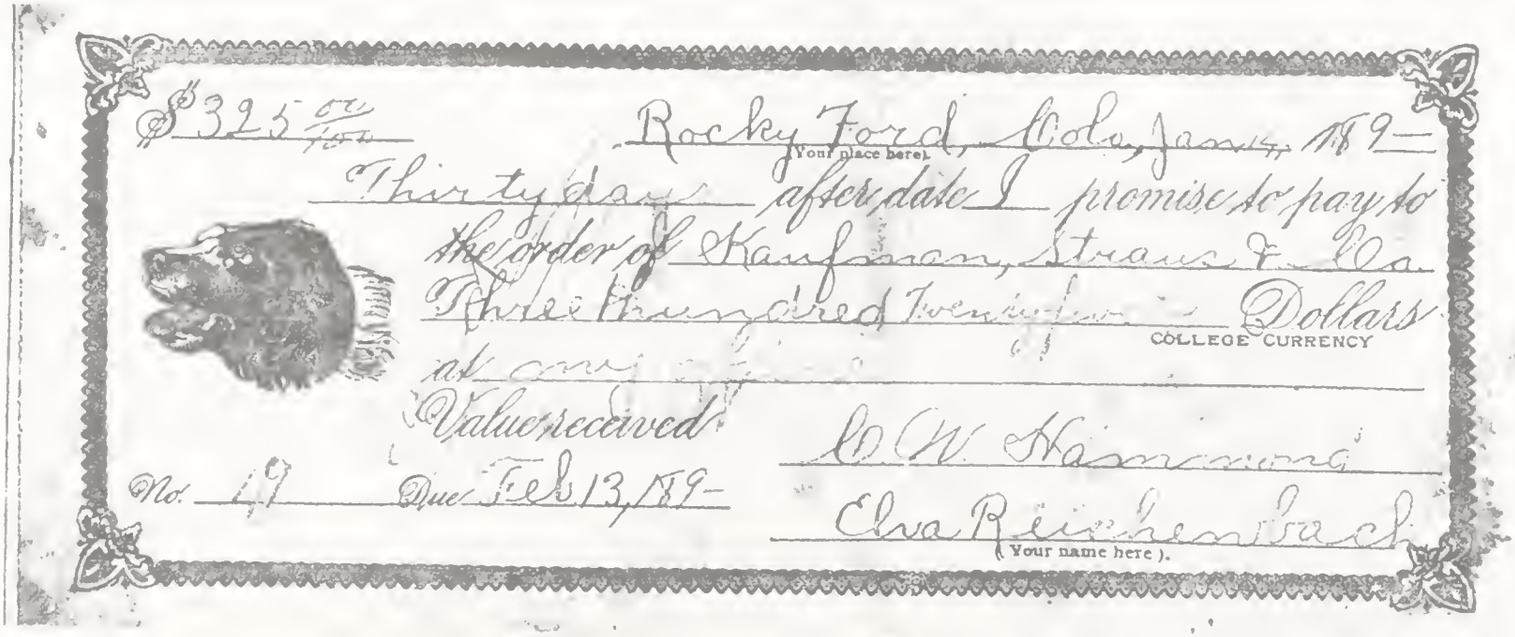
I hope this will furnish some answers as to how College Currency and Checks were used-and to entice some CCRT member in Iowa to continue the research of Southern Iowa Normal Business Institute. -Ø-

Bloomfield, Iowa _____ 19__

CITY BANK.

C. W. HAMMOND & CO.

STUDENT'S NAME: Elva Reichenbach



Jan. 73
Pg. 23

Deposited 18

No. .....

Date. March 1903

Order of

For. .....

Amount of Bill, $

Discount .....per ct. $

Amount of Check, $

Deposited 18

No. .....

Date. .....

Order of

For. .....

Amount of Bill, $

Discount .....per ct. $

Amount of Check, $

Deposited 18

No. .....

Date. .....

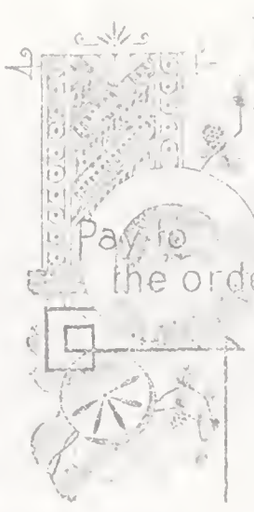
Order of

For. .....

Amount of Bill, $

Discount .....per ct. $

Amount of Check, $



Office of

No.

(Your place here)

$

Dollars

College Currency

To the CITY BANK,

OF

(Your place here)

Attorney

Office of

No.

(Your place here)

$

Dollars

College Currency

To the CITY BANK,

OF

(Your place here)

Attorney

Office of

No.

(Your place here)

$

Dollars

College Currency

To the CITY BANK,

OF

(Your place here)

Attorney

50
FIFTY
50

2
SOUTHERN IOWA NORMAL
BLOOMFIELD,
IOWA
BUSINESS INSTITUTE
TWO

5
SOUTHERN IOWA NORMAL
BLOOMFIELD,
IOWA
BUSINESS INSTITUTE
FIVE

10
SOUTHERN IOWA NORMAL
BLOOMFIELD,
IOWA
BUSINESS INSTITUTE
TEN

100
SOUTHERN IOWA NORMAL
BUSINESS INSTITUTE
BLOOMFIELD,
IOWA
ONE HUNDRED
50
SOUTHERN IOWA NORMAL
BUSINESS INSTITUTE
BLOOMFIELD,
IOWA
FIFTY
20
SOUTHERN IOWA NORMAL
BUSINESS INSTITUTE
BLOOMFIELD,
IOWA
TWENTY

500
1000
SOUTHERN IOWA NORMAL
BLOOMFIELD,
IOWA
BUSINESS INSTITUTE
OVER
FIVE HUNDRED

No. Poughkeepsie, N. Y. 1925

City National Bank

Pay to the order of $4.00

..... Dollars

For Use in Practice Set No. 2

CENTRAL STATES NUMISMATIC SOCIETY ANNIVERSARY CONVENTION

Our good friends of the Central States Numismatic Society have again invited CCRT to participate in their coming convention.

The following letter was received by your editor: "Dear Friend: On Friday, Saturday and Sunday, May 4, 5, 6, 1973, the Central States Numismatic Society will convene its 34th Anniversary Convention at the Peoria Hilton Hotel, Peoria, Illinois. The acutual convention will be preceded by PNG (Professional Numismatists Guild) Day, Thursday May 3, 1973, which also will be open to the public.

"The convention will be chaired by Oliver W. Horton and Robert Whitmore as the co-chairman.

"We plan to provide FREE space at the hotel for any numismatically related splinter groups who desire to meet in conjunction with the convention. Please consider this as an official invitation for your organization to so participate. If your organization's decision is in the affirmative, we will need to be so advised, along with the following information, NO LATER than February 15 when room assignments will be made." (The next several paragraphs deal with anticipated attendance, equipment needs, etc.)

The last paragraph continues, "We do want you and other members of your organization to know that it will be a great pleasure to have you with us either on an organizational or personal basis, and we shall await your reply eagerly."

We will have a meeting and gathering of CCRT members there. Your editor has answered the above letter in the affirmative long before the mentioned deadline.

We have always had a very enjoyable time with these very congenial hosts and we are happy they have invited CCRT back for the 4th straight year. If you live in this section of the country, please make every effort to attend our meeting and perhaps some social get-to-gethers.

At this early date there should be plenty of time for some of our members, who will attend, to make an exhibit. LET'S PARTICIPATE in the convention - 100%! For any further details you may need regarding exhibits or other matters please contact Mr. Oliver W. Horton, General Chairman, P.O. Box 995, Peoria, Ill. 61601. Phone (Area code 309) 745-8285.

Your editor would appreciate a note from all members who plan to attend.

Check the bulletin board at the hotel for time and room number of our CCRT meeting. These details are not available at this time.

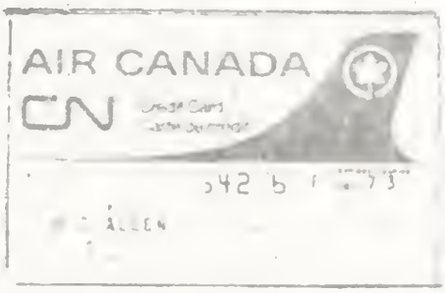
LET'S HAVE ANOTHER GREAT TIME AT THE CSNS CONVENTION - SEE YOU IN PEORIA!

a n d

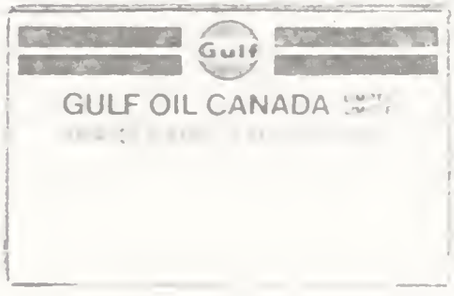
DISPLAY YOUR CHECKS

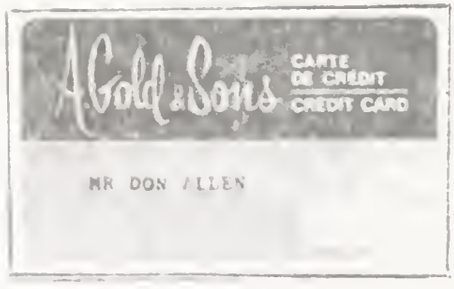
Paper: A Piece of Tomorrow

Implications of the Use of Paper and of Plastic

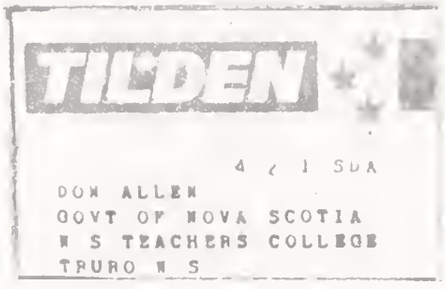


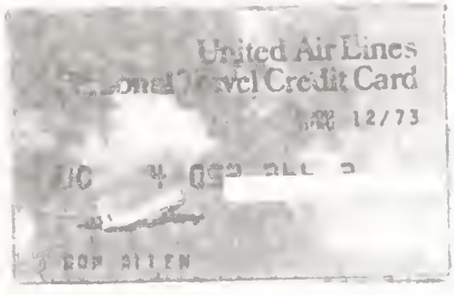
A Present Used in Connection with the Annual Educational Forum Arranged by the Organization of International Numismatists and Held at the American Numismatic Association Convention, June Hotel, New Orleans, Friday, August 18th, 1972.

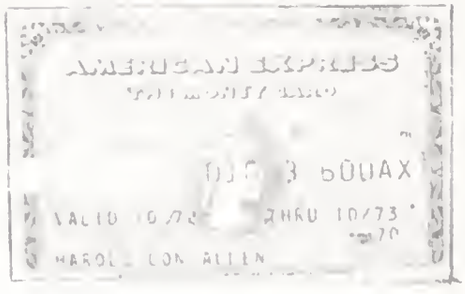




Prof. Harold Don Allen
(Donald MacKay)
Nova Scotia Teachers College
Truro, Nova Scotia
Canada







Toward a Money of Tomorrow

Numismatics in an Age of Paper and of Plastic

(Because of the length of this presentation, it will appear in sections through the next several issues)

PART I

Mr. Chairman, fellow participants, ladies and gentlemen:
I am delighted with this first visit to New Orleans, a surely unique city and one with (we all realize) so many facets to its numismatic past. I am particularly pleased to be speaking to you here on Canal Street, for it was not the Citizens' Bank and its "Dixie" note, but rather the old Canal Bank with its beautifully ornate 500 and 1,000, which first, many years ago, drew my attention, numismatically, to New Orleans and whetted my appetite for more of the lore of fiscal paper. Times do change. The old canal is gone; in its place, down the middle of the wide boulevard, stately processions of date palms under which air-conditioned buses hurry on their private right-of-way. Strolling Canal Street the other day, I chanced upon a rather remarkable sale of quality men's clothing. I dropped in, and found something I liked. I reached for my wallet, but not for the old Canal Bank notes, not for New Orleans minted gold or silver, not for Federal Reserve Bank of Atlanta legal tender, not even for the helmeted warrior of American Express on the sky-blue travellers cheques I hold in reserve. I, who they'd never seen before, handed them the "free" credit card of a bank they'd never heard of, in another country and two thousand miles away. They reached for the "hot line". In ninety seconds, Bank Americard, New Orleans, has teletyped Canadian Imperial Bank of Commerce "Chargex", Montreal, checked me out, OK'd the transaction, and all was done. My point, of course: in matters of money, too, times have changed!

\- - -

Traditional numismatics excels in dealing with the past (artifacts of twenty-five centuries in gold, sliver, and bronze; the primitive, the metallic coinage, the medallic craftmanship); traditional numismatics is challenged and confused in dealing with money of today (bank account money and the personal cheque; printing press money and a debased and token coinage); traditional numismatics cannot comprehend the monetary "brave new world" that is dawning (the automation of pre-authorized debits and credits; the intangible magnetic encoding of credit card linked to computer.)

What, accordingly, are possible lines of development for numismatics in this age of paper and of plastic? I can see two. Firstly, numismatic study may remain traditional, and concern itself with the ancient, the medieval and the classic modern; or, in the present context, with debased coins and with the medals and the unmoney, struck for the speculator (in metals or in numismatic futures) or for the conventionally oriented collector. It may even, as is popular practice in our countries, build a cult about what numismatically is relatively inconsequential: the error coin; the minor variety; the paper money "block"; such a dated, mintmarked sequence as later-day Lincoln "pennies" or Canadian decimals; or various contrived or conjured items of a traditional sort. Secondly, numismatic study as monetary study, may broaden to embrace nontraditional monetary forms, unclassifiable in the coin-medal-token frame of reference, but very much money of today. I see the more likely trend to be to the traditional. An agreeable consequence of the

(Cont'd. next page)

increased accessibility of all education would be an upsurge in classical numismatics and in conventional numismatic scholarship, but I doubt that this reflects your priorities in mass education or ours. Be that as it may, we still will collect such as that lovely piece of Americana, the quite accessible Indian head cent. (We may purchase it on our credit card or pay for it by cheque, but this least common denominator of turn-of-century hard money, like coined silver and gold, will continue to attract us and to typify the solid nucleus of what so many of us will study and collect.) This is true, but I think we perceive on the periphery of numismatics a tendency to broaden our definition of the collectible, a reflection in part of a broadened realization of what money has come to be.

Let us focus at this point, numismatically, on the last three decades, to the sociologist a generation. Of these thirty years, through which most of us have lived, retaining some vivid monetary recollections, the most interesting money, almost without exception, I submit, has not been money in the traditional numismatic sense. The prisoner of war camp and the battle zone knew the cigarette and the Hershey bar, grim but vivid reminders that money, as with the cowrie shell and the first wampum, needs no legal prescription. But the money of war tends to be legally prescribed, backed, as often as not, by little other than military or civil decree. The money of World War II was more than steel and shellcase copper, continental European zinc and Canadian tombac, it was Allied Military lire, francs, marks, schillings, and yen; Italian occupation drachmai for the Ionian Islands; pence, shillings, and pounds for German-occupied Channel Islands; Japanese "Mickey Mouse" money in pesos, pounds, dollars, gulden, rupees, and roepiahs; Hong-Kong emergency issues and special dollar releases for threatened Hawaii and for forces in North Africa and invaded Europe; with the printing press substituting for the coinage press in almost every case. Many coins have their story, but few, I suggest, and equal in interest the typical Phillipine guerrila note of World War II, on cheap paper, awkwardly designed, crudely printed, backed by a hope and a promise, and quite possibly duly redeemed.

Of the immediate post-war period, the European reconstruction, the Cold War, Korea, Vietnam, is to be observed once again monetary history recorded to the crackle of paper rather than the jingle of coin. Hyperinflation in Hungary, with one hundred quintillion pengo to the dollar, left all coinage behind. The Katangas and Biafras spawned improbable wealth in multicoloured paper, with coinage (unlike postage stamps) an evidently secondary consideration. The changing map of Africa is well documented in monetary paper, the notes of each new nation (however nationalistic the language, the monetary units, or the imagery) an unconscious extension of a previous colonial series. South America's endemic inflations, Brazil's cruzieros, Argentina's pesos, Chile's pesos and escudos, are attested to by increasing volumes and new, higher denominations of legal tender paper money, with little sequence or logic to subsidiary coinage. Around the world, in Europe, in the Koreas and the Vietnams, America's Military Payment Certificates, for a quarter century have performed their distinctive functions, five cents to twenty dollars in paper, with allegorical ladies, military might, Indian portraiture, and in one interesting group, a man walking in space. The coins weigh heavily in purse and pocket, the tokens jingle in the fare box, but the world over the bulk of money that circulates, circulates in the form of printed paper, the unlimited legal tender

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notes of a government's central bank.

It is anything but surprising that coins have come to be identified with, virtually equated to, money. Evidence suggests that in the long history of the human race, more people have bartered with the lowly cowrie shell than ever saw a coin, that trade routes can be traced by the finding of out-of-place, and therefore traded cowries, across the warmer portions of the planet. Coins, however, dominated unprecedented world commerce for in excess of two thousand years, Greek and Roman classics, Byzantine, the piece of eight, the Maria Theresa, the Spanish doubloon, the British sovereign, the American eagle. Marco Polo told of paper in China, paper that freed a man from the burden and peril of journeying about with his gold. Paper money? Possibly, or perhaps the first travellers cheque is older than they claim or know at Thomas Cook or American Express. The traditional goldsmith's receipt may well have spawned the banknotes of eighteenth century Europe, each in its original concept a convenient, optional substitute for gold; each a quite literal "promise to pay." Human nature and the nature of governments being what they are, the assignats and their like were inevitable. Over the decades, much paper, if it was accepted, was accepted (perhaps with misgivings) as "good as gold." It was bank currency, and the classic phrase, now all but vanished, was,"will pay to the bearer on demand." Circulating paper as legal tender, as a government prerogative, as money in itself, a replacement for intrinsically valuable forms, is a notion accepted only during the lifetime of many living today "Will you have it in gold or will you have it in notes", the teller once ritualistically entoned. But, no longer: "This note is legal tender/Ce billet a cours legal" is the Bank of Canada wording on latest releases. The implications in one sense, are quite frightening. No more the eccentric who can, on a whim, turn down your fine intaglio printing and demand gold or silver, produce, or the printed paper of some other issuing authority. Legal tender is the money of the land, money which, under law, must be accepted in payment. As the United States has come to say on its diverse folding money, "This note is legal tender for all debts public and private." Great grandfather, who perhaps raised his voice against greenbacks and nonconvertibility, would find more to believe in, in the motto on reverse, "In God we trust". To students of folding money, one country in particular is celebrated for its retention of the old idea of non legal tender, "promise to pay" banknotes. The canny Scot still honours and saves or spends them! Among world paper money enthusiasts, particularly those in the British Isles, Scottish pounds of three present banks of issue and their many antecedents represent one of the most collected of modern series. Lord Kelvin, the great Scottish physicist, has just been featured on a red one hundred pounds of the Clydesdale Bank, for those, if there are any, who save high values!

Among the proof set enthusiasts, the collectors of modern type coins, and the seekers of completion in twentieth century dated sequences, I've not heard it articulated that a coin isn't what it used to be. It isn't of course. The tetradrachm of Syracuse couldn't be mass produced on a modern coining press, stacked, rolled, automatically counted, or fed to a juke box, a pay telephone, or a Las Vegas slot machine. Gone are the high elevation, the art for art's sake, that make some of the first of coins the unequalled masterpieces that they are. Perhaps as well, the way a mint sack today is tossed about. The finest of medallic art, accordingly, is unlikely to be coinage, and current interest in commemorative and other medals reflects, in part, the splendid work being done in this field. But we're talking of money, spending money, so

(Cont'd. next page)

I exclude the medals, and such inbetween things as Canada's gold twenty dollar commemorative, acknowledging that money or not, they are beautiful objects to behold. In speaking of coins issued over the past twenty-five or thirty years, I suggest that we can safely generalize and say that, as with stamps, designs are freer, more open, possibly more creative. I think of Canada's "big 5" nickel as typifying the prewar period, and the best of her centennial animals as representing the kind of thing done today. The big change, of course, has been the coinage debasement, with America's "clad" coins and Canada's pure nickel dollars, the ring of silver no longer is heard. The new issues have good wearing qualities. Some will still be circulating for our grandchildren to collect. But to those future hunters of "treasures in pocket change", the dated sequences will seem to commence amid the spiralling silver prices of the sixties, for earlier dates will be no more.

Times change; notinfrequently, change already has happened before it can be fully appreciated. How long has it been since someone has tested a coin's genuineness by listening for "the ring of silver", or else knowledgeably biting it! We're no longer much troubled with counterfeit coins in the old sense (when you think about it), just fakes for collectors and sophisticated slugs to outwit automation. No more "nailing to the counter" of counterfeit silver or bronze! Not that fiscal paper is immune to fraud: not only folding money, but draft, money order, and official-looking cheque may trap the unwary.

(To be continued in following issue)

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GROVER CRISWELL TO RUN FOR ANA PRESIDENT

Grover C. Criswell has formally announced that he will run for ANA President in the upcoming elections. He respectfully requests that any persons or clubs that would consider to support his candidacy, mail into ANA Headquarters either a club nomination or a personal nomination.

Criswell promises a steady stream of information shall be forthcoming in the next couple of months. He has stated that "the campaign will be an example of the open board meetings I will hold if elected."

As the world's top authority in Confederate and Southern State obsolete currency, bonds, etc., Criswell has written 3 standard works:

1. North American Currency
2. Confederate and Southern State Currency
3. Confederate and Southern State Bonds

He has been a professional numismatist for over 25 years.

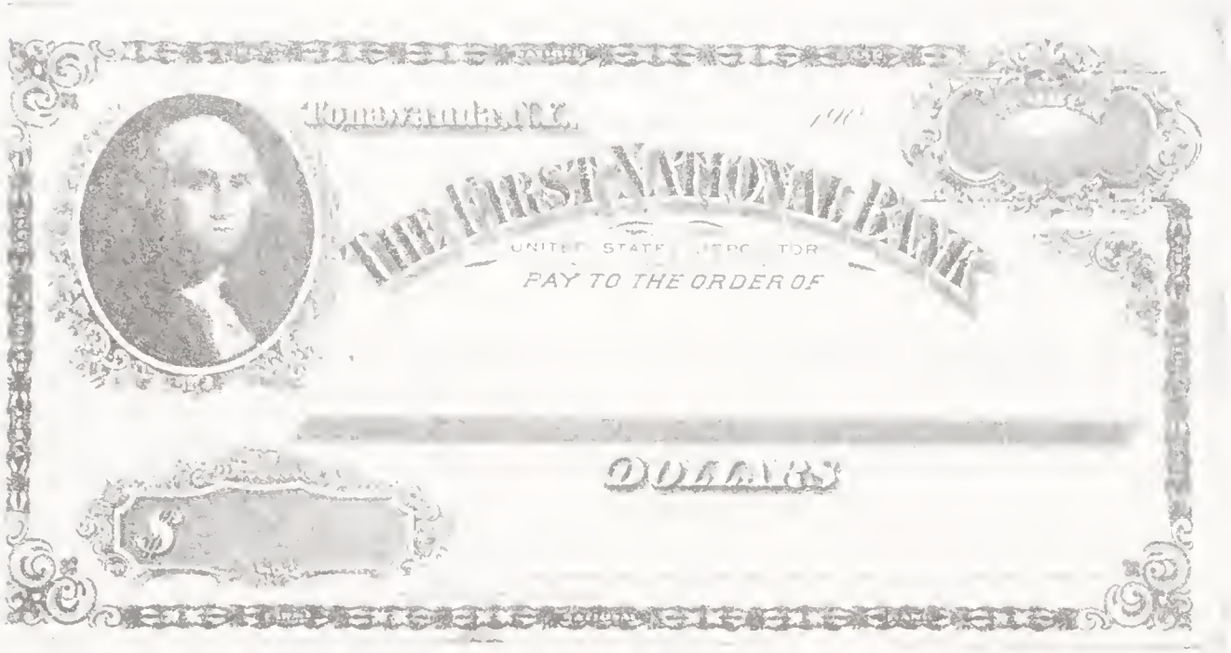
Col. Criswell, a long time member of the Board of Governors of the American Numismatic Association (the national headquarters for the 30,000 member group is in Colorado Springs, Colorado) is also membership chairman and security chairman.

A former St. Petersburg Beach, Florida, Mayor, Criswell was president of the County Conference of Mayors there in 1961, and has been active in civic affairs for years on all levels.

He has appeared on national T.V. shows such as "What's My Line" and "To Tell the Truth" and articles by and about him and his collection have been in hundreds of publications including "Life" magazine and "Parade" magazine. CCRT members will remember his front page feature article, CHECKS OR MONEY that appeared in the July 1972 issue of this publication. Nominate a "Friend" of "all paper" to the ANA Presidency. ANA members send your nomination of Grover C. Criswell to: Edward C. Rochette, Executive Director, ANA, PO Box 2366, Colorado Springs, Colo. 80901.

WASHINGTONIANA, A Check of Yesteryear

Robert H. Lloyd (CCPT #34), P.O. Box 187, Silver Lake, N.Y. 14549



One of the interesting usages in checks that has long passed into oblivion was the extended use of portraits, vignettes or designs related to our Nation's history. The check illustrated above, which was used in the early years of this century is printed in green on white bond paper. It shows many of the devices that were in use on both currency and checks of the 19th century.

In addition to the Washington portrait, the bosses for "number" and the amount are lined delicately to prevent alteration. In the border, you may see the name of the bank worked into the lathe work, reminiscent of the borders of the old United States Notes with their miniature inscriptions.

This bank, Charter No. 4869 (1893) issued both Series of 1882 and 1902 National Bank Notes. It became, about 1913, one of the earliest "Trust" companies on the Niagara Frontier. -Ø-

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PAPER TIGER is a monthly news/information letter devoted to paper documents and is now in its thirteenth issue. The November-December 1972 issue contained an interesting and informative article on housing paper money in sheet protectors with the use of staples. Other features call attention to new numismatic books, notes on other numismatic organizations, latest news on foreign paper money and many bits of information not found elsewhere. The January 1973 issue states, "Starting with this issue, PT will feature full page authoriative mini-articles, suitable for filing for reference purposes. In this issue we are launching a DICTIONARY, to be continued for at least six subsequent issues." All listings are related to the numismatic collecting hobby.....12 issues, 1st class mail, $5.00...overseas (airmail only) $10.00. Write Intercol, Box 3122, Menlo Park, Calif. 94025 U.S.A.

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Key; Vignette underlined RS-Revenue Stamp
RI-Revenue Imprint w-with NB-National Bank

Dakota Territory--Camden 1880's Bank & Reaper Two varieties: One has Territorial Seal like Revenue Imprint $1.25 each
Steamboat Mt. Vernon 1830's for cordwood Steamboat $4.00 each
Concord, New Hampshire--Minot & Co. Banker--Northern N.H. Railroad Train RI 1877 $1.00 each
Chio Canal 1827--Lancaster Bk. or Western Reserve Bk with Engineer's verification $5.00 each
San Francisco, Calif.--Nevada National Bank of S.F. for La Fortuna Mining Co., Arizona Agave cactus RI 1900 Pink $1.00 each
Boat Saving Institution 1860's St. Louis Pink Man w Sheaf $1.00
Lebanon, Ky.--Citizens NB Bank 1899 RS 50¢ each
Jamaica, Vermont--West River BN 1870's Woman w Shield RS $1.00 each
Brazil, Ind.--The Brazil Bank 1870's Bank & Coal Car RI 50¢ each
Glen, N.Y.--Mohawk River NB 1870's Woman w Shield Green RI $1.00
Harrisonburg, Va. First NB 1870's RS Woman w Wheat $1.00 each
Cincinnati, O.--Ohio Valley NB 1899 Green RI 25¢ each
Montague, Mich.--Farmer's Bank 1903 Three Deer in Forest Green $1.00
Providence, R. I.--R.I. Hospital Trust or Industrial Trust RS 25¢
Virden, Ill.-- B House of Heston, Dubois & Chestnut 1866 No Stamp $1.00
Phila., Pa.--Penne. Co. for Ins. on Lives & Granting Annuities RS or RI 1880's 25¢ each Checks over $10,000--50¢; Over $50,000 75¢ Checks over $100,000 $2.00 each
La Porte, Ind.--A.P. Andrew Jr & Son Ornate letters Eagle 1876 RS $1.00
Bloomingport, Ind.--Citizens Bank Co. Stag Head 1909 50¢ each
Pennsboro, W. Va.--Farmer's & Merchant's Bk. Women, Child & Cows RS 1900 $1.00 each
Corning, N.Y.--Geo. Washington Bk 1860's Pink Geo. Washington RS $1.00
Brunswick, Me.--Pejepscot NB 1887 Woman Spinning. Industry Background Blue $1.00 each

100 Different Checks, tremendous variety, good for trading $15.00
100 Mixed pre-1910 Checks $10.00
100 Mixed Foreign Checks--Nice, interesting variety $12.00
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Because of the expense of listing checks, most of my sales are made by sending out checks on approval. The collector chooses what he wants and returns the rest. Write, stating interests, areas, etc.

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Tokens of All Kinds, Ancient Coins, Checks, Bonds, Stock

A BRIEF HISTORY OF THE SANTA RITA MINING CO.

Terry H. Humble (CCRT #357) Box 879, Bayard, New Mexico 88023

In May of 1899, a group associated with The Standard Oil Co. bought the property knows as the Santa Rita Copper Mines in Southwest New Mexico Territory. This property has been almost continuously worked since discovery in 1801 and is presently owned by the Kennecott Copper Mines, Chino Mines Division. The Standard Oil group formed the Amalgamated Copper Co. and then the Santa Rita Mining Co. B.B. Thayer was named Manager and Horace Moses, Assistant Manager.

In the ten years that Santa Rita Mining Co. owned the property, most of the area was leased out to mining contractors. There were over 190 shafts in the three square mile area around Santa Rita and copper ore from 4% to 80% was mined. An example of the richness of the ore can readily be seen by the fact that for the year 1904, the shafts in the Carrasco claim averaged 61% for the entire year.

The ore was first sent to the Silver City Reduction Works, Silver City, New Mexico from 1899 to March 1902. It was then sent to the Consolidated Kansas City Smelting & Refining Co. in El Paso, Texas. The leasees received from 50% to 75% of the smelter returns, depending on the percentage of ore and copper prices. Copper fluxuated from a low of 10 3/4 cents a pound to almost 16 cents in the years 1899 to 1909.

The illustration on the opposite page shows an ore shipment invoice of the Silver City Reduction Works with computations and the amount due leasee, Burns & Co. Note amount due Burns & Co on the invoice was $248.94. Overlaying the invoice is the check issued to Burns & Co. by the Santa Rita Mining Co. for this amount, $248.94. Also note the invoice was dated August 10, 1901, the check August 13, 1901 which was certainly fast payment for the ore received. The check was cashed August 15, 1901 at the Silver City National Bank, Silver City, New Mexico

The major claims during these years were the Carrasco, Chino, Cortez, Hearst, Lee, Montoya, Pedro, Romero, Texas Flat and Whim Hill. Of the many leasees of the Santa Rita Mining Co., Fidel Barrios leased several shafts during this period and later during the Mexican Revolution, he was the head paymaster for Pauncho Villa's Army.

In 1906, the General Electric Co. became interested in the property and sent a young engineer by the name of John Sully to check the area. Over a two year period Mr. Sully, "the little man with the big idea" had mapped out over nine million tons of 2% to 3% copper ore, but General Electric was unimpressed.

Finally, in June of 1909, Mr. Sully sold his idea of open pit mining to a group who formed the Chino Copper Co. They bought out the Santa Rita Mining Co. ending their ten year ownership. The ore was still sent to El Paso for two months after Chino took over and in August of 1909 the ore was sent to the Copper Queen Consolidated Mining Co. who had their smelter in Douglas, Arizona Territory. This arrangement prevailed until 1911. -Ø-

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4979

Invoice Silver City, N. M., August 10th 1901.

SILVER CITY REDUCTION WORKS,

Gold Silver Copper 2 3/5

Bought of Santa Rita Mining Co

Chino
Burro Mo.

APPROVED B. B. Lee

Phila

The Silver City National Bank

SILVER CITY, N. M.

SANTA RITA N. M.

SANTA RITA MINING COMPANY

per

Pay to the order of Burro Mo
Incorporated Coal

FOR SALE FOR SALE FOR SALE FOR SALE FOR SALE

The material offered below is similar to that illustrated in the preceding article.

Matching pair of check and ore shipment notice from the Silver City Reduction Works, Silver City, New Mexico 1900 to 1902. .....$6.00 pr.
Individual ore notices on the above.....$2.50 ea.
Matching pair of check and ore notice from Consolidated Kansas City Smelting and Refining Co., El Paso branch, 1902-1909.....$4.00 pr.
Individual ore notice on the above.....$1.50 ea.
Individual ore notice from the Copper Queen Consolidated Mining Co., Douglas, Arizona Territory, 1909-1910.....$3.50 ea.
Individual checks on the Santa Rita Mining Company, 1900-1909.....$1.50 ea.

Terry M. Humble (CCRT# 357)
Box 879
Bayard, New Mexico 88023

ON HOUSING AND MOUNTING

Don Allen sends the following "jottings" on problems confronting us all: "For an album to pass around and discuss, I have about concluded that a bound, mint-stamp album such as the Lighthouse plate-block album (white pages, three strips to the page) is the best thing available. Cheque paper, particularly the more recent issues, is poorer than most banknote or stamp paper, and protection from deterioration is essential.

"Plastic used in these mint-stamp albums is much safer, I suspect, than vinyl and other holders once widely sold for bank notes. Larger sizes of the Hawid mounts and other adhesive backed mint stamp mounts (intended for big blocks) can be of some use in displaying cheques. I like one frame of my very early cheques where, under glass, cheques are held in place in Hawid mounts. The bulk of my reference collection and duplicates, due to consideration of cost and space, must be filed in quality envelopes or in cheque boxes. A good number of blank or defaced cheques I have permanently mounted (glued) in with my bound issues of THE CHECK LIST, as supplementary illustrations. It was significant, I think, at New Orleans the attention we paid to the mounting and housing of cheques in collections and in dealers' stocks. Good ideas in this area certainly merit sharing." -Ø-

* * * * * * * * * * * * * *

WANTED - ALWAYS NEEDED

In depth articles on all facets of our collecting interests - The Old West, Early Banks - First U.S. Chartered Banks, Autograph/Signatures on checks, Banking Documents related to Historical Events - Civil War - Gold Rush etc., Revenue Stamps on Checks, Mining, Early Express Co's., Early Territory Related items -- Or - Your own pet subject matter. Share your knowledge and research with other CCRT members.

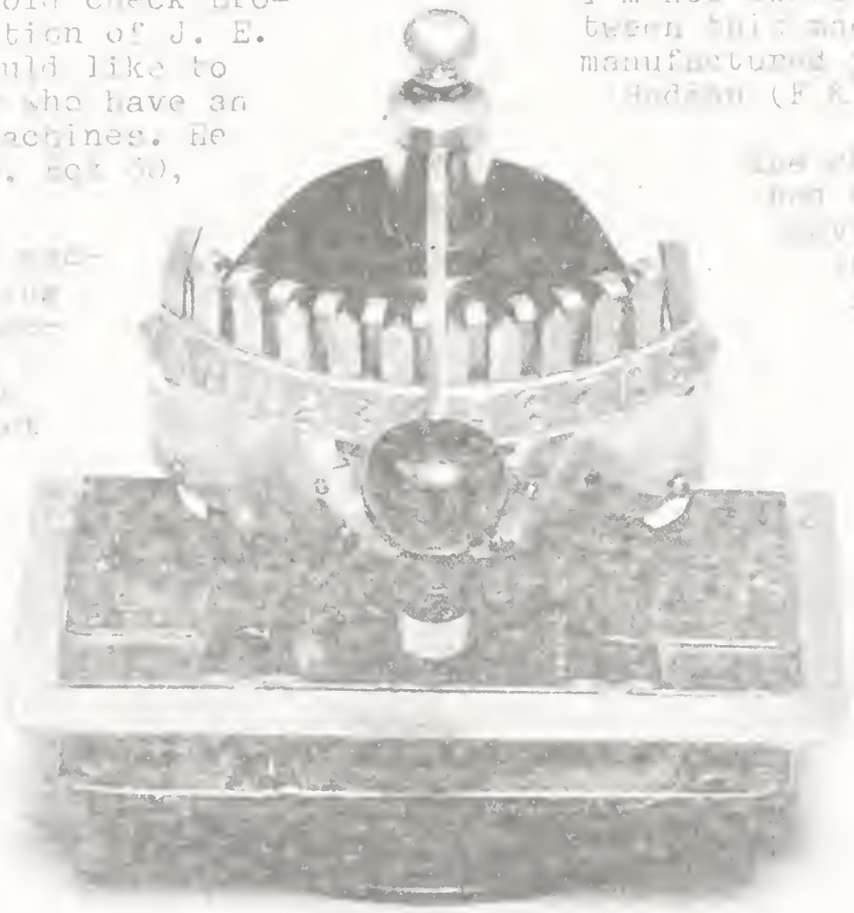
CHECK PROTECTOR

Another in a series of old check protectors from the collection of J. E. Weaver (CCAT #2). He would like to hear from other members who have an interest in these old machines. He may be contacted at P.O. Box 60, Woodland, Calif. 95695.

This is the Lightning, manufactured by the Lightning Check Punch Co. of Bridgeport, Conn. The original numbers are shown as the machine has no wheel, but it is complete with its key.

I'm not aware of any connection between this machine and its namesakes manufactured years later by the Hedman (F & E) Company.

The check was clamped into the jaws of the machine which was moved by the long arm under the toothed punch. The company says this machine cut more cool harrower than the older stencil-cutting machines.



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C-L-E-A-R-I-N-G H-O-U-S-E

Listings on this page are free to members - donations are acceptable. Listed below are items members wish to BUY, SELL, TRADE OR WANT. Why not take advantage of this free advertising in the next issue?

WANT — Unused sheets of old checks. Send for my free retail lists of checks, stocks, transportation or merchant tokens. Designate which one. Paul A. Cunningham, Box 1, Tecumseh, Michigan 49286

TRADE — Wish to trade checks with fellow collectors. My collection spans early checks to todays modern checks. Will trade by periods. Period 1, those before 1900. Period 2, 1900 to 1939. Period 3, 1940 to date. Send all different for all different same age in return. Or send 10 to 100 of a kind for same number and age in return. Also trade stock certificates as singles or in quantity. Also collect tokens, medals, foreign coins, crowns, foreign paper money. Send any above for same number equal value in return. Donald Anderson, R.R. 1, Kellogg, Iowa 50135

SELL OR TRADE — I have for sale or trade for other Territory Certificates: Victoria Mining Co., Deadwood, Dakota Terr., 1886 (issued)...$5.00 George Hearst Gold & Silver Mining Co., Deadwood Dakota, Terr. of Dakota, 1886 (issued) $7.50. Wizard Mining Co. Deadwood Dakota, Terr. of Dakota, 1886 (issued) $5.00. Vulcan Silver Mining Co., Deadwood, Dakota, Law of Dakota 1886 (issued)- $4.00. I have for trade for other Territory Checks - Helena M.T. 1899, small beehive, Territory check. (Helena Montana Territory)....Canton Dakota 1885 check picture of bank & buggies & binder & 3 horses (Terr. check) ....Canton Dakota 1888 check picture of bank & buggies & binder & 2 horses (Terr. check). Would like to trade for RR & mining certificates, before 1900 with pictures or stamps. Send me 10 certificates on approval or 10 old checks, will trade and return next day. Don Wigington, Quinter, Kansas 67752

WANT — All old Cincinnati, Ohio material: checks, drafts etc., also any Industrial Exposition material from this city. In addition want Cincinnati obsolete bank notes and Cincinnati items related to Ohio River boats and boat building, RR, printing etc. What have you got? Robert Flaig, P.O. Box 27112, Cincinnati, Ohio 45227.

TRADE & WANT — Send 20 cancelled checks all the same, any date, receive 10 all different. Also have Stock Certificates to trade. ALSO - I would like the loan of a copy of Vanderhoof's 1936 catalog of "Revenue Stamp Paper" if a member has a copy. Michael E. Strand, 2827 Wright Ave., Racine, Wisc. 53405

WANT — $5.00 Vermont Glass Factory bank check on the Farmer's Bank of Troy, New York. WANT: Any denomination of Vermont Glass Factory on the Farmer's Bank of Troy, New York made out to H. (or Henry) Schoolcraft. WANT: From the Manual Labor Bank, Philadelphia, Penna., notes with denominations under $1.00...Mrs. John B. Armentrout, 6309 Winston Drive, Bethesda, Maryland 20034

WANT — Buy or trade - Nevada stock certificates and checks, also any other Nevada paper material and trade tokens. William J. Metscher, Box 664, Tonopah, Nevada 89049

SALE — Early St. Louis checks: Lot 1 (a) Banking House of Darby and Barksdale (1857) (b) Darby and Barksdale - vignette of two ladies(1857). Lot 2 (a) The Southern Bank of St. Louis - nice vignette of old locomotive (1857), (b) Boatmen's Savings Bank - nice vignette of

(Cont'd next page)

sidewheeler "City of St. Louis" - St. Louis Bank Note Co. (1855. Each Lot $1.00 postpaid. Ken Bassett, 502 Carson Rd., Ferguson, Mo. 63135

WANT U.S. Government Checks. Old or new; cashed or uncashed. Can anyone help me with government checks like were illustrated in Harry L. Miller's article on pp 181 of issue #8, October, 1971? Larry Adams, 969 Park Circle, Boone, Iowa 50036

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WHAT MEMBERS ARE DOING AND SAYING

From member Neil Sowards, Ft. Wayne, Ind.: "Incidentally some of the other check collectors might be interested in making their own stationery. I simply took a regular sheet of 8½ x 11" typing paper - cut holes to show just the vignettes from various checks, overlaid the top check with name and address from my business card and had A. B. Dick Co. run them. The cost was $11 per 1000 sheets and $15.30 per 1000 envelopes - including paper and envelopes." (Editors's note - see Mr. Sowards ad elsewhere in this issue reproduced on the mentioned stationery)

- O -

"The article on the "allegorical figures" was very good and I hope it can be continued by other members with knowledge of the subject." - J. E. Weaver, Woodland, Calif.

- O -

Alva Christensen of the well-known team of Christensen and Stone was at the wheel of her car when a young boy driving a station wagon drove directly in front of her. Her car was "totaled" in the accident with Ethel Stone being bruised and both she and Alva shaken up - fortunately neither were hurt seriously.

- O -

Prominent English dealer and CCRT member, David Keable and his assistant were in an auto accident which sent them both to the hospital for treatment. The car they were driving was demolished. Both are again up and going but working overtime on their listings and orders to catch up from the time lost because of the accident.

- O -

Vincent Pearson, CCRT Representative in England also reports being in a car crash and while shaken up a good bit, was not seriously injured. At the time of the accident he had part of his collection with him and was fortunate enough to save it. Yes, his car was a total loss also.

We regret learning of these misfortunes involving our members and are thankful none were hurt seriously...TAKE CARE!

- O -

"I used Brent Hughes' set of slides for three programs in December. It was enjoyed by two coin clubs and the local Lions Club. He really did a professional job of putting the set together. I tape-recorded the commentary to go with the slides." - Herman Boraker, Rocky Ford, Colo.

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CCRT was saddened to learn of the death of one of its members, Mrs. Eva M. Putz of Pilger, Nebraska. We extend our sympathy to Mr. Putz and family.

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UNSOLICITED MATERIAL

Several of our members who have advertised in TCI for specific material report receiving items not the least related to that for which they advertised. PLEASE WRITE FIRST BEFORE SENDING MATERIAL NOT SPECIFICALLY REQUESTED IN ADS, OR BEFORE SENDING UNREQUESTED MATERIAL TO OTHERS.

DAVID KEABLE

A CC (BRITISH BANK NOTES)

Paper Currency
I.B.N.S. No.894
S.P.M.C. No.2986
C.C.R.T. No.209

33 Clyde Road
Croydon
Surrey
01-656 2219

CHEQUE COLLECTORS - you are the CUSTODIANS in our field of a large part of Britain's past BUT FOR YOU almost everything of value would have gone without trace. We now have several years behind us in locating this historical material which REACHES BACK BEFORE THE DAYS OF REALLY organized banking - to the START OF THE EXPLOSION in FINANCE AND CREDIT of the EARLY 1800's; the items dated 17__ are quite scarce. Out of the turmoil Great Britain emerged as the BANKERS OF THE WORLD.

In those far off days every merchant of substance was a banker of sorts, BANKS BASED ON JUST MONEY were few and far between - Britain's commerce was based on postdated Bills - Bills of Sight - Notes of Hand. Many of these were just used as banknotes in those days provided that the names thereon were esteemed in the World of Finance and Merchant Banking. Just such a name was "COBB" among others. Why So? - Periodic "PANICS" - "RUNS" on the Bank of England gave suspicion in Kent and elsewhere.

The old early businessmen/bankers were shrewd men - Grasp the significance of this extract from a letter from one of Francis Cobb's faithful brokers in London in 1782 - One Henry Goodman. (Old Mr. Cobb had a lot of money and knew that one good way to make more was to use everybody elses) "Your favors of the 1st and 24th inst. safe come to hand in the first I received the inclosed likewise the draft of £80 will meet with due honor but beg you will not draw upon me at sight no more as the bill may come for payment at a time that I am not in the way but at three days sight will make no difference".

On hand is a splendid inventory of these early financial documents that will enhance any collection and appeal to your taste for old historical banking papers, of course we can supply you with the more modern banking papers also. Listed below are some of the many categories we can offer you - Write us your specific wants.

- Cobb cheques, bills of exchange and others. Also cheque books and travellers cheques
- Old receipts, historical, - banker receipts, shipping receipts, invoices, etc.
- Various documents, all old, with reference to banking - sale of various shares, sale of ship wrecks, lottery tickets, etc.
- English and foreign paper money (old and new), broken banknotes.
- Share Certificates, Insurance Policies, etc.
- Paying In Slips and books (old)
- Documents - Indentures for land, conveyances, letters, etc (old)
- Specimen cheques, facsimile specimens - all colourful, Letters of Credit, 19th century cheque printing plates.
- Old Posters
- Books - a very nice selection pertaining to old banks, banking practices, history...many difficult to find

Our huge stock of old banking papers will add flavour to your collecting interests, if you don't see listed your specific wants, write, we probably have them. Prompt courteous service is assured!

THE QUESTION BOX

Lonnie Buss (CCRT #285) Star Route Box 3, Cozad, Nebr. 69130

As of today I have not received any questions or answers for the Question Box but I blame this on the past Holidays. The Question Box is one of the ways a person can really learn more about check collecting. It is an exciting hobby just to collect checks but there is much more enjoyment in learning more about checks and related material by asking questions and answering questions. To expand one's knowledge insures greater enjoyment; to share this knowledge helps fellow collectors. This column will be as informative and interesting as I can make it, depending of course, on the response it receives. Since I am the new administrator of this column I hope you will help me to make it a successful feature of each issue of TCL. SEND IN YOUR QUESTIONS AND ANSWERS TODAY!

In order to stay aloft with this column a few more questions are listed below. Also don't forget the questions posed in issue #12 still need an answer.

The first number of the question refers to the issue the question appears in; the second is the question number for that particular issue. Please use these numbers when answering questions.

13-1 I have a check on the Lancaster County Bank of Lancaster (/) dated Sept. 22, 1856 with a vignette of a woman pouring something into a cup. Surely someone has an older check with a vignette. What is the oldest check you have containing a vignette?

13-2 In the upper right-hand corner of checks there are a group of numbers, example $\frac{12-34}{321}$.
Is this a number assigned to the bank for identification? If so, what does each of the component numbers refer to? Around what year did checks start to have this number printed on them?

13-3 I have a couple of checks dated 1818 and 1819 that are not endorsed. In the earlier years of banking was it not required for persons to endorse the checks when cashing them, or did they use a different method when cashing checks?

13-4 I have some checks from the Exchange National Bank of Osborne, Kansas. On the back of the checks is stamped a horse shoe with a 7 at the top and on another check it has a padlock with a 17 stamped at the bottom of the lock. They both have "Clearing House" inside the design. Are these designs rather scarce and what do they stand for?

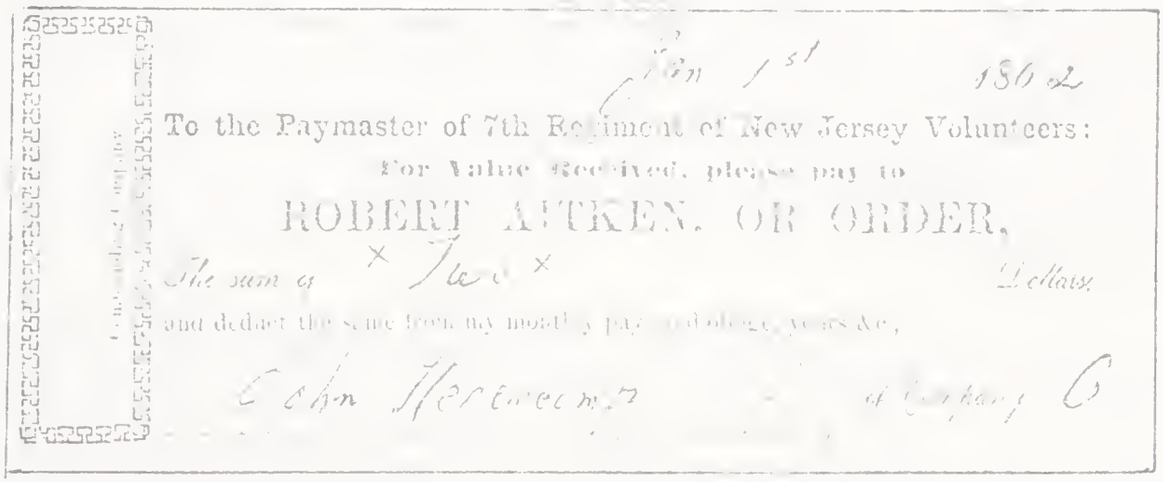
13-5 With all the revenue stamps printed on checks there must have been a number of designers. Does anyone have any information on a particular designer and a listing of designs he was responsible for? Does anyone know how many different revenue stamps were used, both printed and applied?

* O *

Editor's note - This column can be a valuable information source for all of us. Help us make this an informative feature of each issue... Send your questions and answers to Lonnie Buss.

CIVIL WAR SOLDIER CREDIT

Paul T. Jung (CCRT #290) 1027 West Bridge St., Phoenixville, Penna. 19460



Jan 1st 1862

To the Paymaster of 7th Regiment of New Jersey Volunteers:

For Value Received, please pay to

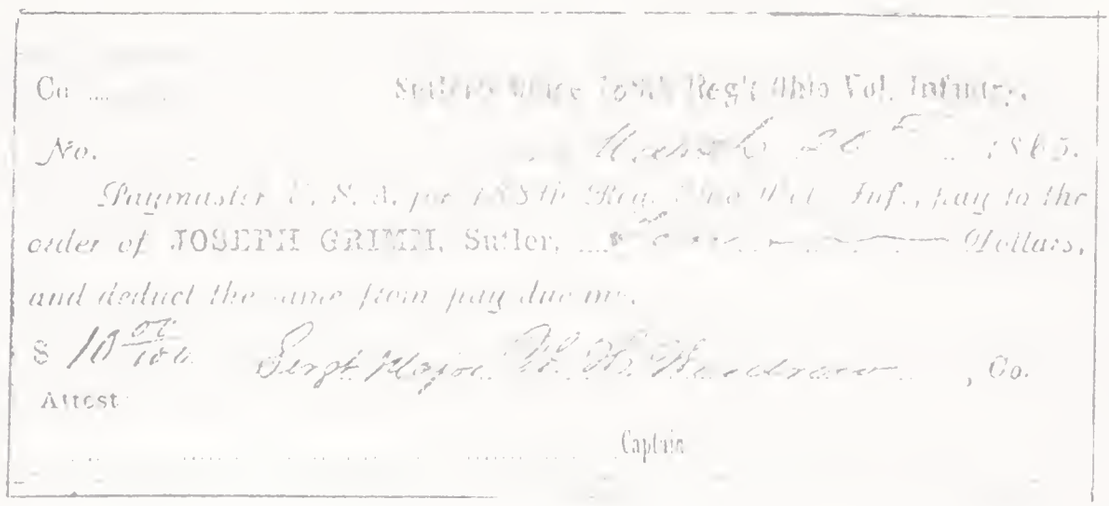
ROBERT AITKEN, OR ORDER,

The sum of × Two × Dollars,

and deduct the same from my monthly pay and allowances, now &c,

John Herbert Co. Company C

Paymaster's orders were a method used by Sutler's during the Civil War to grant credit to soldiers. The soldier would sign the order authorizing the Army paymaster to deduct an amount from his monthly pay and pay the same to the sutler. Army regulations prohibited the sutler from crediting the man more than half of his monthly pay unless he did so at his own risk. On pay day the amount specified on the order would be paid directly to the sutler within these limits The balance of the pay would be given to the soldier. While not a check, a paymaster's order was thus a form of promissory note drawn against future earnings to be paid from government appropriations. They might also be considered an early form of military allotment.



Co. ..... Soldiers Mite 104th Reg't Ohio Vol. Infantry.

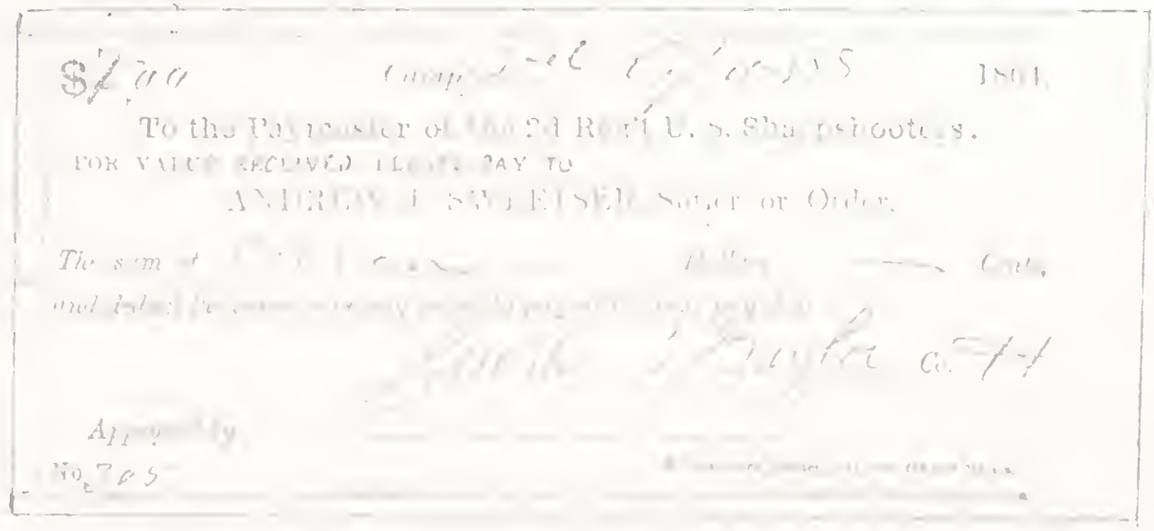
No. ..... March 20th ..... 1865.

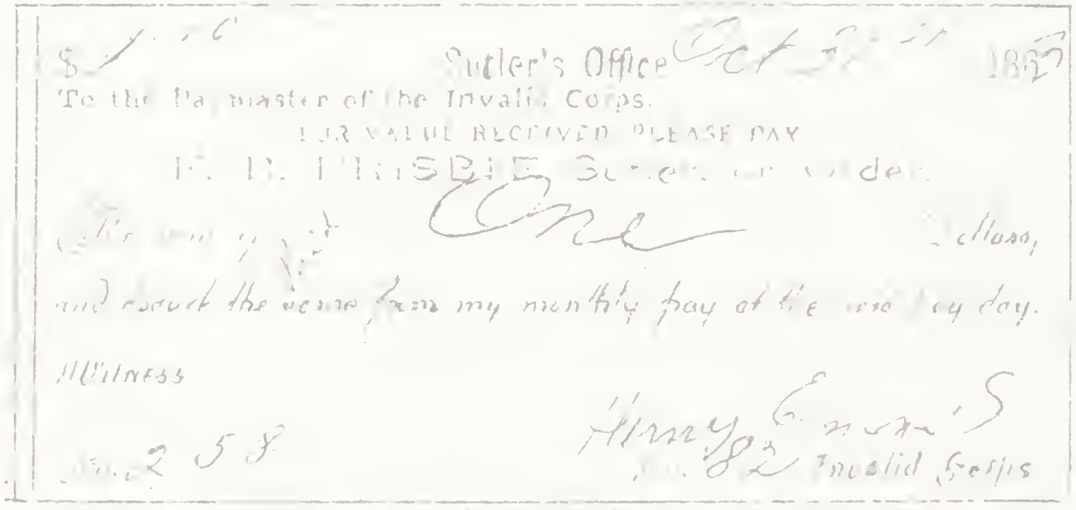
Paymaster U. S. A. per 183th Reg. Ohio Vol. Inf., pay to the order of JOSEPH GRIMM, Sutler, ... Dollars, and deduct the same from pay due me.

$ 10.00/100 Sergt Major W. H. Henderson, Co.

Attest:

..... Captain





A number of these orders are listed in James J. Curto's Sutlers and Their Tokens, 1861-1866, including a tentative List of Sutler Tokens and Scrip (ANA 1962) and Sutler Issues of the Civil War. A Supplemental Listing with Other Related Issues. Of the 4 orders illustrated here, the one authorizing payment to Robert Aitken is listed as #S2[illegible] in second of Cuto's books mentioned above. The other three are unrecorded.

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GLUE STICK - In assembling the "paste-up" of the various illustrated pages in the past several issues of TCL, your editor has found a product that is clean and easy to use. The product is called PRITT GLUE STICK, made in W. Germany and distributed in the U.S. by Standard Chemical Products, Inc. Hoboken, N.J. It comes in a container much like lipstick and about the same size. Brief instructions on container note: "Turn base to extend glue stick slightly. One firm stroke with full stick face is sufficient to glue paper, cardboard, photos, fabric and styrofoam. Ideal for household, office and school. Clean, safe, non-toxic, economical and watersoluble." It "grabs" immediately. It's a great product, however I recommend you not use it on desirable documents until more is known of its properties relative to its effects on paper over an extended period of time...From your office supply dealer, less than $1.00.

Jan. 75

The BANK * NOTE Reporter

Col. Grover C. Criswell, member of the ANA Board of Governors, author and paper money dealer, revealed today that he would begin publication of a hobby newspaper named the Bank Note Reporter.

Criswell said, "The paper will be directed primarily to collectors of notes, checks, documents, manuscripts, and most anything else that has been printed or written on paper.

"This does not," Criswell emphasized, "preclude us from covering any numismatic subject, including coins, medals, tokens, and other non-paper items.

"We will be international in scope," he said, "and not limit ourselves to just the U.S. or North America. Too, we will be interested in any currencies or allied material, regardless of who issued it where, when or why.

Criswell pointed out that much of the desirable paper money is of an older nature, or age. "For that reason," he said, "the Bank Note Reporter will have an antique, or Gay 90's style and format.

"During the 19th and early 20th centuries, many newspapers carried small ads on the front page, and we are going to do the same, but we have set style, size and time limitations for those ads. After all", he said, "we don't want the whole front page to be advertisements.

Another feature that should appeal to many readers will be our method of presenting columnists; Most newspapers and magazines feature regular columists, whereas, we will feature the columns.

"That means," Criswell went on, "that with the change of writers in any particular field of collecting, the readers will be afforded new writing styles, fresh views and different experiences.

"Our first issue will feature such learned numismatists as Harry M. Coleman, the Reverend Arthur B. Coole, Dr. John A. Muscalus, and Dwight L. Musser, each writing about his own collecting specialty. Other writers who will appear in our pages very shortly are: Walter D. Allen, Dorothy Gershenson, Art Leister, Howard W.A. Linecar, Bob Medlar, Gary Snover and Howard Spain," Criswell said, and added: "If new, unknown writers submit quality articles, we'll print them also, assuming that we have sufficient space, of course."

Criswell made mention of the fact the new publication would have stringent regulations regarding advertising.

The editor of the Bank Note Reporter will be Carling Gresham, well known in numismaitc circles.

"Mechanically, the Bank Note Reporter will be tabloid size, 10 by 16 inches, and it will be produced by the photo-offset process, which allows a large amount of flexibility, including color," he said.

Our initial press run will be 10,000 copies, of which 8,500 will be mailed to our customer list. Dealer and collector response indicates that we should have in excess of 25,000 subscribers by the end of this year," Criswell stated.

It is my belief, "he said, "that paper money collecting has reached the stage where a publication of this type is long over due.

Subscription rates to the Bank Note Reporter, issued monthly, are $3.00 for a year or $5.00 for two years, and should be addressed to Criswell at Citra, Florida, 32627. -Ø-

This delighuful newspaper column was sent in by members Ron Horstman and Malcolm C. Thompson. It is reproduced here in part (that which pertains to checks) with the permission of the St. Louis Globe-Democrat, St. Louis, Mo.

St. Louis Globe-Democrat

By MARIAN O'BRIEN

Checks now vie with stamps as collector's items

just as an illustration of the way we write them have changed, were the checks themselves.

I can remember (and I'll bet you can, too) when a check was just a small rectangle of paper bearing the name of the bank and "Pay to the order of . . ." on the face. Then we ladies began to have their accounts and suddenly the checks were blue, pink, green, and other colors of the rainbow. But now checks are beginning to be works of art! One from Los Anima, Colorado, apparently in a cattle land, bore a fine lithograph of cattle grazing on the plains against a backdrop of the Rockies. One from our own Mercantile Trust was printed on a background of blue skies with lovely daisies before it.

ONE FROM the Tower Grove Bank, which brought back a wave of nostalgia because it was decorated with a litho of the lake and fountain in Tower Grove Park, where in many a day long gone by I took off shoes and waded, only to be soundly spanked when I went home all damp and told a fib about what I'd been doing.

Almost every check has a handsome litho of the bank building on it, but we looked in vain for one of those modern ones that we've read about in the news—the ones

[illegible] way to [illegible] checks. One from a bank in the future with all drive-in, and a true story [illegible] with a will look on [illegible] apparently scared silly [illegible] the person who became he [illegible] was spending too much money.

One we puzzled over for a long, long time. It appeared to be some sort of an abstract, all pale delicate blues and greens in a sort of circular pattern, and the design went through from the front to the back. The Master figured out one reason to have it as an excuse, however, it could be used [illegible] that [illegible] on the check next to the place put in the [illegible] and [illegible] the [illegible] for [illegible].

THE [illegible] and the [illegible] of [illegible]. We had to [illegible] a [illegible] of a [illegible] perched on cliffs over the beach—how did we ever do that one come to [illegible]. Now we couldn't [illegible]. But I guess it's [illegible] at the check from Crystal City Trust Company, which features a herd of buffalo grazing on the plains. That one, we thought might do some real good by reminding the housewife as she [illegible] and [illegible] for the [illegible] [illegible] that [illegible] on [illegible] [illegible] [illegible] and [illegible], [illegible] [illegible] [illegible] [illegible] up half altogether.

Sandy [illegible] applies to the Commerce Bank of Kirkwood, who [illegible] give me ordinary pink checks but who apparently give other depositors (probably those who never bounce overdrafts) beautifully printed checks which we suppose are intended to remind us of the ecology emergency. The feature [illegible] me wild animals [illegible] about in the [illegible]. The Colonial Bank, naturally, features a colonial [illegible] and [illegible] [illegible] [illegible] [illegible]

(The following for your info - California members especially)

P.O. Box 11661
Palo Alto, CA 94306

Dear Exonumia Club Officer:

For the first time ever, a NATIONAL TOKEN, MEDAL AND EXONUMIA COLLECTORS JAMBOREE will be held. The first of what is hoped to become an annual, or perhaps even semi-annual, meeting is scheduled for March 16,17 and 18, 1973, at the San Jose Hyatt House, San Jose, California. Dealers in exonumia and collectors from all parts of the country will attend.

In addition to the dealers' bourse, a combined mail/floor auction of exonumia material will be conducted by Paul Koppenhaver. A gourmet buffet style banquet will be held. Also there will be meetings of various exonumia organizations, displays, exhibits, speakers and other convention events.

Your club is invited to participate in this event. There are three special ways you can become involved:

1. Schedule a meeting of your club during the Jamboree. All you have to do is let me know you will hold a meeting, when you want to have it, and the estimated attendance. The meeting room will be provided free of charge. It is suggested that the length of the meeting be limited to two hours maximum. You may wish to consider a luncheon meeting--if so, let me know and I will supply you with costs (about $5 a person) and the available menu.
2. Publicize the Jamboree in your club publications. Even though the event is still some months away, it is not too soon for collectors to begin planning to attend.
3. Urge your members to place an exhibit of the type of exonumia material in which your club specializes.

Dealer space is still availabe, The cost is $70 for the three days and includes one banquet ticket. Space is limited to 26 dealers, and there are already a number of reservations. I will send bourse applications upon request.

A registration fee of $15 has been established for collectors. This fee includes the gourmet buffet banquet (extra banquet tickets are @$10), admission to the bourse, displays, meeting rooms and the collectors' swap area, and three valid trade tokens good on purchases from the bourse dealers. Upon request I will send a registration form which includes room reservation information for the San Jose Hyatt House.

Let me know if any additional information is needed. If we can have the help and cooperation of the numerous exonumia groups (most of which have memberships too small to support a separate national meeting) this Jamboree can be the start of something which can greatly benefit the collectors as well as the various exonumia organizations. I sincerely hope that your group will be a part of this occasion!

Sincerely,
/s/ Duane H. Feisel
General Chairman

California Members - Here's an Opportunity!

----- CHECK REFERENCE MATERIAL -----

Articles that have appeared in various publications on some phase (or related phase) of check collecting are listed below. All items, copy or illustrations are related to our collecting interests.

Publication	Issue date	Title	Page #
Numismatic Scrapbook	Nov.72	Numismatics of 'Old Alabama' Wetumpka (Elmore County) Continued from Sept issue	1038
Numismatic Scrapbook	Dec.72	Christmas, New Year Greeting Checks. Illustrated checks in the form of Greetings. From the collection of Ralph Foster Museum.	1081
Numismatic Scrapbook	Dec.72	Ethel & Alva Wish 'All Good Things' Wooden check issued by Alva Christensen and Ethel R. Stone. Illustrated.	1088
Numismatic Scrapbook	Dec.72	Montana Footnotes - Flour Checks Check Speculators. Very interesting article with reference to extreme flour shortage at Virginia City in winter of 1864-65. Describes L.H. Hershfield & Co acting as flour exchange broker. Describes the function of checks, promissory notes and script to distribute flour.	1102
Numismatic Scrapbook	Dec.72	Numismatics of 'Old Alabama' Camp Sheridan (Montgomery County)(Continued from Nov. 72 issue)	1148
Numismatic Scrapbook	Jan.73	Harrisburg Checks Mirror History Lengthy in depth article describing the beginnings of the Harrisburg Bank (Penna.) Lists other Harrisburg banks Checks illustrated.	34
Numismatic Scrapbook	Jan.73	Punch Cards to Replace Stocks, Bonds. Tells present day pressure to eliminate the old form of stock and bond certificates for a fast electronic bookkeeping entry. Transition may include a punch-card that looks like a certificate.	60

Check Reference Material (Cont'd.)

Publication	Issue date	Title	Page #
Numismatic Scrapbook	Jan.73	Newark Checks 1839-1856 Discovered Describes a hoard of cancelled checks signed by Senator Wm. Wright of N.J. Checks are on Mechanics' Bank of Newark, NJ. Some are "bearer" type checks which circulated as money. Illustrated.	76
Numismatic Scrapbook	Jan.73	Numismatics of 'Old Alabama' Montgomery (Montgomery County) Continued from Dec. 72 issue	86
Paper Money (Official publication of Society of Paper Money Collectors)	Vol 11 No. 3 1972	National Banks with Numerical Names Gives facts on popularity of various numbers for bank title. Interesting. Most popular was "First", highest number was "Tenth".	118
Paper Money	Vol 11 No. 3 1972	Counterfeiting of Early U.S. Legal Tender Notes and Fractional Currency (Concluded from Paper Money No. 42, 1972 pg 60) Detailed description of parts of various notes, well illustrated.	121
Paper Money	Vol 11 No. 3 1972	Banking From an Iron Chest Report on book "History of The Delaware County National Bank" published on occasion of its centennial anniversary. Many interesting notations: opened 1814, Chester, Pa.; also details shareholders, salary of cashier, watchman, accounts not recorded to date, amount of cash on hand, board meeting to view proof bank notes and much more.	129
Paper Money	Vol 11 No. 3 1972	Unsafe Plastic Containers A definitive Report in depth and covers the many kinds of plastics.	137
Paper Money	Vol 11 No. 3 1972	Check Collectors Round Table CCRT information	141
Paper Money	Vol 11 No. 3 1972	The Clearing House Currency of Portland, Oregon. Describes the use of Certificates of Deposit and Clearing House Certificates to combat the 1906 money panic & contemplated in 1933.	171

Check Reference Material (Cont'd.)

Publication	Issue date	Title	Page#
Paper Money	Vol 11 No. 4 1972	European-Style Postal Checking Brief account of first methods of sending money via the mails. Gives a brief account of The Postal Giro Service so popular in more than 40 countries Western Europe and Scandinavia.	176
Paper Money	Vol 11 No. 4 1972	Counterfeiting of First National Bank Notes Lengthy article with sections of vignettes enlarged to show details.	177
Paper Money	Vol 11 No. 4 1972	Culver Penn & Co., Early Bankers and Oil Producers Interesting, detailed story of a complicated empire.	
American Revenuer (Official publication of American Revenue Association	Vol 26 No. 8 Oct.72	A Preliminary Report on RN-Facsmiles Lists and describes various facsimile type revenue stamps that have been used on checks.	127
Manuscripts (Official publication of The Manuscript Society)	Vol XXV No. 1 1973	The Evolution of Abraham Lincoln's Handwriting For those interested in handwriting aspects.	2
Paper Tiger (Publication of Intercol Services, Box 1122, Menlo Park, Calif. 94025)	Nos. 11 & 12 Nov & Dec 72	Still more on: Housing Your Collection Lengthy in depth discussion on unique method of mounting material between acetate sheets, with diagrams.	Front cover

OTHER PUBLICATIONS OF INTEREST

"Glossary of Autographic Terminology" $1.25
"Successful Autograph Collecting" $1.25
Both are booklets approximately 4" x 7", paper covers - 16pp
Both available from: Memorabilia Americana, 1211 Avenue "I" (Eye), Brooklyn, N.Y. 11230

- O -

"Money: Master or Servant?" - 45 page monograph which covers the roles of of money, Federal Reserve System, describes money and how it works and commercial banks. 1971, copies available for 15¢ from the Federal Reserve Bank of New York, 33 Liberty St., N.Y., N.Y. 10045

- O -

Get a copy of the 1973 "The Old Farmer's Almanac". Starting on page 152 is an article you'll enjoy, "The Bank That Broke the Mailman's Back". 60¢ at your news stand.

Check Reference Material (Cont'd.)

"This Was Hudson", 77 pp, second printing 1972, 5½" x 8", card stock cover. This booklet is a condensed version of the centennial edition of historical material published in 1954 for the 100th anniversary of the founding of Hudson, Wisconsin. Articles cover sketches of early Hudson residents , establishment of first bank in the Ninth Federal Reserve District and Hudson's Octagon House to name a few.

- O -

From member John D. Laurenz - I have discovered two articles, reference material perhaps of interest to CCRT members: 1 - "The Debts We Never Paid", page 33--, American Heritage, publisher, December 1964. (Reputiated $1,000 bond (photo in color) issued 1868 by the Reconstruction Government of North Carolina). And 2 - "When Rubber Checks Didn't Bounce" With photos in color (by Arthur Holch) in the June 1961 issue of American Heritage. (Photos from the Chase Manhattan Bank Money Museum, New York) pages 58-59.

- O -

CAN ANYONE SUPPLY INFORMATION?

Several members interested in the autograph aspects of check collecting have inquired as to whether there is such a thing as an encyclopaedia of autographs available. If anyone knows of such a reference work or other listing of persons, please send the information to your editor. Information received will be published in the next issue of TCL.

- O -

Cmitted from listing of Check Reference Material listings;

Coin World	Aug 23 1972	Numismatic Items Trace Montreal Bank History	Pg. 50

- O -

THE SANTA CLAUS BANK ROBBERY Larry Adams sent a review of this book from "Books" page of "Business Week" of August 12, 1972. The book is by A.C. Green - Alfred K. Knopf, 501 Madison Ave., New York, N.Y. 10022 267 pages - $6.95

The rather lengthy review is headed, "Yes, Virginia, there was a Santa Clause".

The events in the book start in 1927, just two days before Christmas when four Texas country boys arrive in a stolen car to rob the First National Bank in Cisco. The reviewer states, "In this splendid moving re-creation of the failed robbery and its bloody aftermath, A.C. Green gives us a slice of bygone America that swings from high comedy to violence, pathos, and tragedy".

The gang leader realizing he would be recognized by the local townspeople of Cisco, dressed himself as Santa Claus. As he made his way toward the bank, he was stopped by a group of children - one six year old child persuaded her mother to follow Santa to the bank. Upon entering the bank, mother and child found the robbery already in progress. The little girl sobbed "They are going to shoot Santa Claus". The mother grabbed the little girl and fled out the back door of the bank and one of the robbers yelled, "Lady, get back here", but to no avail. The frightened mother soon alerted the local townspeople and police.

(Cont'd. on pg.

VALUABLE EXTINCT SECURITIES

R.M. Smythe, Editor-Publisher

New York, 1929

(Book Review by Robert H. Lloyd, P.O. Box 187, Silver Lake, N.Y. 14549)
(C.C.R.T. #34)

For those interested in old stock certificates and bonds of extinct corporations, or repudiated governmental bonds, this is indeed the "Bible". The book itself is a valuable piece of Americana, and worthy of a place on the shelves of any reference library. The editor spent a large part of his career running down old securities to determine which had someresidual value after the issuing corporations ceased to function.

The first thirty-four pages give an accurate picture not only of the obsolete security business, but also of the financial situations in this country that resulted in many issues of bonds having no value other than that of souvenirs, while others have a fraction of their original face value returnable to the holder, known as "decree" value. This decree value comes about from the foreclosure of mortgages in bankruptcy. On the direction of the Court, the money obtained from the sale of the assets is placed in a bank for the benefit of the bond-holders. Once the bond is paid, it is usually stamped with the amount paid, date, place and signature of the payor. Unstamped bonds may still be waiting for their decree value to be paid. The word stamped in this case means a rubber stamp imprinting on the face of the bond, not a tax stamp.

In many jurisdictions, the decree value lies in banks for years, since they are not bound to advertise it. Thus they have interest-free deposits which they may use for decades. This explains why the monies are not called to public attention. Obviously it takes a great deal of research in the financial publications to determine the location of the sequestered deposits. Mr. Smythe spent many thousands of hours running down these hidden sources of wealth.

Many obsolete or presumably worthless securities are sold by brokers at auctions to settle accounts or estates. They are usually unlisted items.

Such sales are mentioned in the financial pages from time to time. The last 360 pages of this book list alphabetically all bonds and a few stocks known by the author, both worthless and those with possible value. Of course, no work such as this book would be "complete".

The collecting of stock certificates started years ago with railfans saving old railroad securities, but now western items, old mining stocks and others are avidly collected. Generally, old stocks have only collector value as curiosities, but on rare occasions one might acquire a stock with some nominal value in an inactive corporation. In most states, corporations which fail to pay their annual franchise tax lose their charters, becoming defunct. But in a few areas, a corporation can be inactive for years, and then come to life again, activating the common shares. This have been demonstrated in closed mines, the stock delisted for inactivity, the corporation dormant. A rise in price of the metal mined gave the opportunity to mill the spoil heaps and the slag for waste ore, resulting in income to the mine,

VALUABLE EXTINCT SECURITIES (Cont'd)

and a small dividend to the shareholders. Other old stocks were fraudulent promotions in the first place, and the shares had no value even when delivered to the suckers who subscribed for them.

An early edition of this book is in red cloth, pre World War I. As far as the writer knows, the 1929 edition is the last. Your reviewer acquired five of these in an auction in the 'thirties' at a dollar or so each and later sold them off at several times that figure. But even if you do not collect, the information in the front of the book is valuable for any business-minded person. -Ø-

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CREDIT CARD STUDY GROUP

Don Allen, one of our first "Self-confessed collectors of credit cards", suggests that we support within CCRT a Credit Card Study Group. This, to begin with, might involve(1) an identification of CCRT members interested in this type of material, and (2) the featuring of available information on the credit card and "electronic money". Both could be accomplished through a regular feature in "The Check List", which, at least initially, Don volunteers to coordinate. He reports knowing four or five credit card enthusiasts within CCRT and ANA, and asks these to confirm with him whether their names can be included and what background they can share on their collecting.

If you would like to be included in this group, contact Don Allen at: Nova Scotia Teachers College, Truro, Nova Scotia, Canada.

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"YOUNG AND SWEET"

Nebraska Woman Is a Collector of Checks

Miss Marie Melham, Sargent, Nebraska collects new and cancelled checks as a hobby to compliment her stamp and numismatic collection - a nice addition to both hobbies - a class all of its own.

Her oldest check is dated 1894 and has a 2¢ documentary affixed, picturing our U.S.A. great white fleet. She has check blanks from 47 of the United States, Korea, Germany, Canada, Australia, Mexico and Puerto Rico.

One check blank of the 1930 vintage is referred to as "Young and Sweet" because the required signature was these two words. Check blanks from Vernal, Utah are also in her collection. The town is distinguished for possibly being the only town in the world that had the bricks for the bank building transported by the U.S. Post Office Department. Another check dated 1916 is a counter check Miss Melham received from her father. It is written in purple ink with the U.S. flag and American eagle in colored ink and is large in size. She further notes several of the nearby towns, until recently, had bank checks picturing the local bank with touring cars at the curb; the recent checks have omitted the cars. In concluding her information, Miss Melham states she has an album of family geneology which includes signed and cancelled checks from various members of her family. (Miss Marie Melham, Sargent, Nebr. 68874

WANTED WANTED WANTED WANTED WANTED WANTED

Wanted Missouri Banking Material Including NATIONAL CURRENCY, CHECKS, OBSOLETE NOTES and others from ST. LOUIS, MAPLEWOOD, CLAYTON, MANCHESTER, CARBONDELET and ST. CHARLES.

RONALD HORSTMAN ROUTE #2 GLRALD, MISSOURI 63037

WANTED WANTED WANTED WANTED WANTED WANTED

THE SANTA CLAUS BANK ROBBERY (Cont'd. from pg

Because of a recent wave of holdups, the Texas State Bankers Association had previously offered a bounty of $5,000 for every dead bank robber. With this in mind all who heard the news were on their way with some form of shooting weapon to bag a bank robber and $5,000. In the excitement, the first person to get shot was the bank's cashier. When the smoke cleared, it was found the police chief and his deputy were also wounded, and from which they later died.

This fast moving book describes the "get-away" of the robbers. First they had trouble starting the car, and because of this, one citizen had the opportunity to put a gun to the driver's face but the gun failed to fire. A hostage was taken when they fled and ended up sitting on Santa's lap while fleeing in the car. The hostage almost fell out of the car when the door suddenly flew open. The robbers also forgot to fill the gas tank and all but ran out of gas. They solved this problem when they commandeered another car driven by a young boy with his family as occupants and this too created more problems for the bandits. In the course of the book, Santa Claus and one other were sentenced to death, another got 99 years in jail and a previously abandoned rascal died of wounds.

The book recounts a number of events while the bandits were in jail including a try for "insanity" and a dash for freedom from the jail cell and finally a mob lynching of one gang member. One remaining member finally settled down after an escape attempt and was paroled in the 1940's.

- 0 -

Check Reference Info from Donald Punshon, Chicago, Ill.:

In regard to your listing of articles on check collecting in various publications, you missed a very good illustrated article entitled "Old Cheques For a New Collection" by Geraldine Mellor" in "Coin Monthly" for August 1972 - This an English magazine."
(Editor's note - If the above may be obtained, please send for my CCRT files, all costs will be reimbursed.)

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EDITOR'S NOTES (Cont'd. from pg. 11)

As an experiment,this one time, all issues will be sent F.C.M. This will help to get us on schedule and hopefully, if the postal service will co-operate, all members will receive their issues at approximately the same time.

Note the amount of postage on the envelope in which you received this issue, multiply this by four and you will understand why we're not able to include this as a standard procedure. In due time it is hoped we'll not have this problem - when its possible to send all our issues by second class mail. Until this comes about I hope you'll bear with us in our struggle to get your issues to you in the best possible time.

Really, the key to all our goals is having enough members to support our proposed goals. The more members we have, the more dues we have, which in turn pays for the things we want to do - it is as simple as that. Some of our members, and we thank them, have sponsored two, three and four new members during the past year. It takes little imagination to see what kind of organization we would have if each of our present members just brought one new member into CCRT during the coming year - our membership would be doubld! Be one of the first to sponsor a new member for CCRT in 1973.....More Anon.

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PLEASE NOTE

The auction for #13 is included with this issue. Check the interesting listing and send in your bid early!
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WHAT MEMBERS ARE DOING AND SAYING (Second Section - Late Arrivals)

Would like to see a separate section in the quarterly publication on Stocks and Bonds....Ken Prag, P.O. Box 607, Hermosa Beach, Calif.90254

My specialty is modern day checks, however banks are no longer giving out checks to anyone, so my hobby is slowly diminishing. It gives me a sad feeling when fellow collectors send checks from other states or ask for Arizona checks and I can't fill their wishes in trades as well as I'd like....William J. Vasko, 4442 Bryn Mawr, Tucson, Arizona 85711

"Our Banks and How They Got That Way" was the title of an article on banking in San Jose, California that appeared in "California Today", Sunday Magazine of the San Jose Mercury and News of January 14, 1973. This article was written by CCRT member Jack Weaver of Woodland, California. Jack writes, "As the result of my article in the San Jose paper, I got an invitation from the San Jose Coin Club to display my checks at their next meeting. I worked up four displays and took them with me last Sunday. Think the display worked out pretty good. First case is old checks - 1784 to about 1830, then some early Western items including Hershfield etc., then a case of San Jose checks and finally a case of "match-ups". Anxious to see what the reaction will be."

From Herman L. Boraker of Rocky Ford, Colorado.....I went to Colorado Springs Sunday and took in two flea markets. I bought a few Colorado checks. Then I attended the coin club meeting of the Colorado Springs Coin Club. CCRT member, William C. Henderson, president of the Pikes Peak National Bank, gave a program on Check Collecting. It was one of the finest club programs I've heard in a long time. Bill certainly knows how to make history come to life. For those that were not check collectors before they heard the program, I'll bet they start picking up a few checks after hearing Bill's talk."